

Proposed NU Business Name: **TUSAR VARIETY STORE**



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Rajshahi Sadar Unit, Rajshahi
Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.Azizul islam
Age	:	14-06-1982(27 Years)
Education, till to date	:	Class SSC.
Marital status	:	Married
Children	:	1 son 1 Doughter
No. of siblings:	:	2 Brothers & 3 sisters
Address	:	Vill: Kharaijgati P.O:Rajabari , P.S:Godagari Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SOMELA BEGUM
(iii) Father's name	:	LATE.NOJIR UDDIN
(iv) GB member's info	:	Branch: damkura poba, Centre 55/2(Female), Member ID: 4381, Group No: 05 Member since: 2005 to 2009,Rejoin 2/4/15(11 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:No.
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782930829
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SOMELA BEGUM joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Bussiness.

Proposed Nobin Udyokta Business Info

Business Name	:	TUSAR VARIETY STORE
Location	:	Vill: Emamgonj. P.O:Damkura , P.S:Godagari Dist:Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12*8=96 squremetter
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing.▪Average 10% gain on sale.▪The business is operating by entrepreneur.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

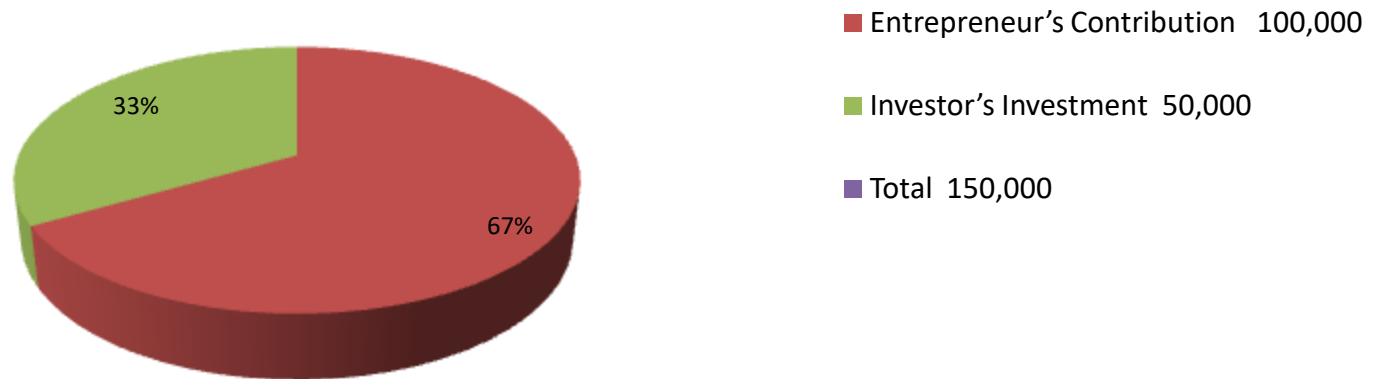
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Goods sales	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense		0	
Goods sales	3,600	108,000	1296000
Total variable Expense (B)	3,600	108,000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice,Pulse,oil,soap and ditergen etc			100000			50000	150000
Total			100,000			50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Goods sales	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less. Variable Expense		0	0	0	0
Goods sales					1607445
	4050	121500	1458000	1530900	
Total variable Expense (B)	4050	121500	1458000	1530900	1607445
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less. Fixed Expense					
Rent					
Electricity Bill		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		6200	74500	74500	74500
Net Profit (E) [C-D]		7300	87500	95600	104105
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	87500	95600	104105
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57500	133100
	Total Cash Inflow	127,500	153100	237205
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	57,500	133100	217205

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of Damkora hat.

THREATS

Theft
Fire
Political unrest





PICKED
Danish
Simla
Tea

Danish
Milk Powder

Greenland
Tea

Sundali

LEAF









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