

Proposed NU Business Name: **TABASSUM STORE**



Project identification and prepared by: Md. Delower Hossain,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	SAKHAWAT
Age	:	01/01/1990 (27 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	3 Sisters
Address	:	Vill: Dailgaon, P.O: Raniganj, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEYA
(iii) Husband's name	:	LATE IDRIS ALI
(iv) GB member's info	:	Branch: Raniganj, Centre # 13 (Female), Member ID: 9909, Group No: 04 Member since: 05/06/2007 to 2017 (10 Years) First Loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/- Outstanding Loan: 28680/-
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Ox Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-418128
Husband's Contact No.	:	01745-824176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TABASSUM STORE
Location	:	Rupbayatak,Dailgon, Kapashia
Total Investment in BDT	:	BDT 92,000/-
Financing	:	Self BDT 42,000 (from existing business) 46% Required Investment BDT 50,000 (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc▪Average 15 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

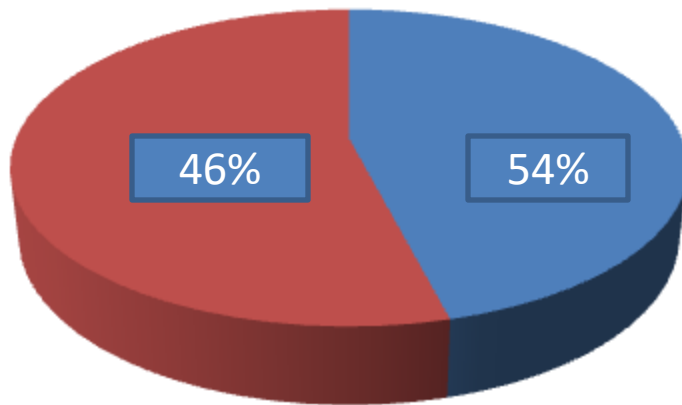
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Other goods etc	2,500	75,000	9,00,000
Tea, Betel Leaf	500	15,000	180,000
Total Sales (A)	3000	90,000	10,80,000
Less. Variable Expense			
Rice, Pulse, Flour, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Genetor		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,750	93,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	10,000	-	-	10,000	20,000
Confectionary Items	-	-	5,000	-	-	2,300	7,300
Cosmetics	-	-	5,000	-	-	-	5,000
Soft Drinks	7 Case	450	3,150	10 Case	450	4,500	7,650
Rice	01 Sack	4,500	4,500	03 Sack	2300	6,900	11,400
Pulse	10 Kg	150	1,500	01 Sack	4,500	4,500	6,000
Sugar	20 Kg	65	1300	01 Sack	2,900	2,900	4,200
Oil	15 Kg	100	1,500	50 Kg	100	5,000	6,500
Salt	02 Sack	2000	4000	02 Sack	700	1,400	5,400
Onion	01 Sack	2,500	2,500	-	-	-	2,500
Tea / Betel Leaf	-	-	1,050	-	-	3,000	4,050
Garlic	10 Kg	250	2500	-	-	-	2,500
Other Items	-	-	-	-	-	9,500	9,500
Total			42,000			50,000	92,000

Source of Finance



- Entrepreneur's Contribution-42,000
- Investor's Investment- 50,000
- Total Investment- 92,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year(+5%)
Revenue (sales)					
Rice, Pulse, Salt, Bakery Items, Cold drinks, Oil, Other goods etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Tea, Betel Leaf	800	24,000	288,000	302,400	317,520
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Rice, Pulse, Salt, Bakery Items, Cold drinks, Oil, Tea, Betel Leaf etc	3,230	96,900	1,162,800	1,220,940	1,281,987
Total variable Expense (B)	3,230	96,900	1,162,800	1,220,940	1,281,987
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200	215,460	226,233
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		800	9,600	9,800	10,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		200	2,400	2,500	2,600
Generator		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,950	95,400	96,000	96,500
Net Profit (E) [C-D]		9,150	109,800	119,460	129,733
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	109,800	119,460	129,733
1.4	Opening Balance of Cash Surplus		89,800	189,260
	Total Cash Inflow	1,59,800	209,260	318,993
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	89,800	189,260	298,993

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

