

Proposed NU Business Name: **TOMA STORE**



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHRAF ALI
Age	:	02-03-1984 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	05 Sisters,02 Brothers
Address	:	Vill: Shakpala uttarpara P.O Ranirhat P.S:Bogra,Dist: Bogra
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. AMENA BEGUM
(iii) Father's name	:	MD ABU BAKKAR SIDDIK
(iv) GB member's info	:	Branch:Ashekpur Shahjahanpur,Centre # 3(Female), Member ID:1155, Group No: 03 Member since: 26-05-2009 (8 Years) First loan: BDT 5,000 /- Outstanding loan: Nill
Further Information:		
(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	:	11 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-059246
Father's Contact No.	:	01930-902230
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMENA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOMA STORE
Location	:	Al Modina Super Market, Fultola, Bogra.
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 95,000/- (from existing business) 58% Required Investment BDT 70,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cold drinks biscuits and others sales.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

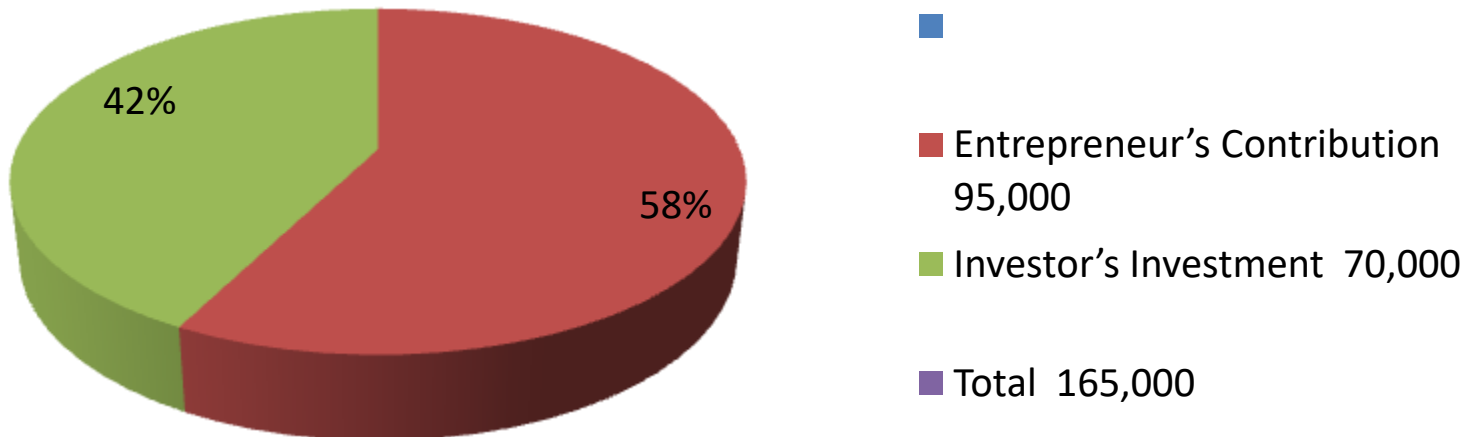
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drinks,Biscuits,Chocolate and other sales	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Purchase cost	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		800	9,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		300	3,600
Guard		110	1,320
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		13,710	164,520
Net Profit (E) [C-D]		4,290	51,480

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Tea	50	300	15,000	10	300	3,000	18,000
Cold drinks	30	525	15,750	50	525	26,250	42,000
Biscut	20	400	8,000	0	0	0	8,000
Chocolate	20	225	4,500	0	0	0	4,500
Chips	5	750	3,750	0	0	0	3,750
Milk	3	2300	6,900	5	2300	11,500	18,400
Sugar	0	0	0	5	3300	16,500	16,500
Horliks	0	0	0	20	350	7,000	7,000
Coffe	0	0	0	10	280	2,800	2,800
others	1	6100	6,100	1	2950	2,950	9,050
Security	1	35000	35,000	0	0	0	35,000
Total	130		95,000	1		70,000	165,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cold drinks,Biscuits,Chocolate and other sales	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Purchase cost	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
House rant		3,000	36,000	36,000	36,000
Electricity Bill		800	9,600	9,600	9,600
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Guard		110	1,320	1,320	1,320
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		13,710	164,520	164,520	164,520
Net Profit (E) [C-D)		8,790	105,480	118,980	133,155
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	105,480	118,980	133,155
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,480	168,460
	Total Cash Inflow	175,480	196,460	301,615
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	77,480	168,460	273,615

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Boiradighi,Ranirhat,
Shahjahanpur,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



তহা ষ্টোর

প্রো: মোঃ আশরাফ

আল-মদিনা সুপার মার্কেট, জাহাঙ্গীরনগর
ক্যান্ট: কুলশলা, বগুড়া
০১৭২৩০৯৯২৭







FAMILY PICTURE

