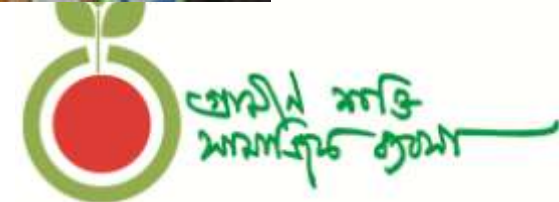


Proposed NU Business Name: **TUHIN STORE**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TUHIN
Age	:	10/07/1982(34Years)
Education, till to date	:	CLASS FIVE
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brother 2 sister
Address	:	Vill: Pirijpur,P.O:Pirijpur,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.REJIA
(iii) Father's name	:	MD. SHAKOWAT
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #5(Female), Member ID: 1237, Group No:03 Member since:08/07/2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:12690
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713702063
Father's Contact No.	:	01768927441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.REJIA joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TUHIN STORE
Location	:	Pirijpur,Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 86000
Financing	:	Self BDT 36000-(from existing business) 42% Required Investment BDT 50,000/-(as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30ft x 10ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Rice, Suger , Ata, Salt,Muri,Cosmetic,Biscuits etc. ▪The business is operating by entrepreneur. Existing no employees. ▪Average gain ▪The farm is Rent. ▪Agreed grace period is 3 months.

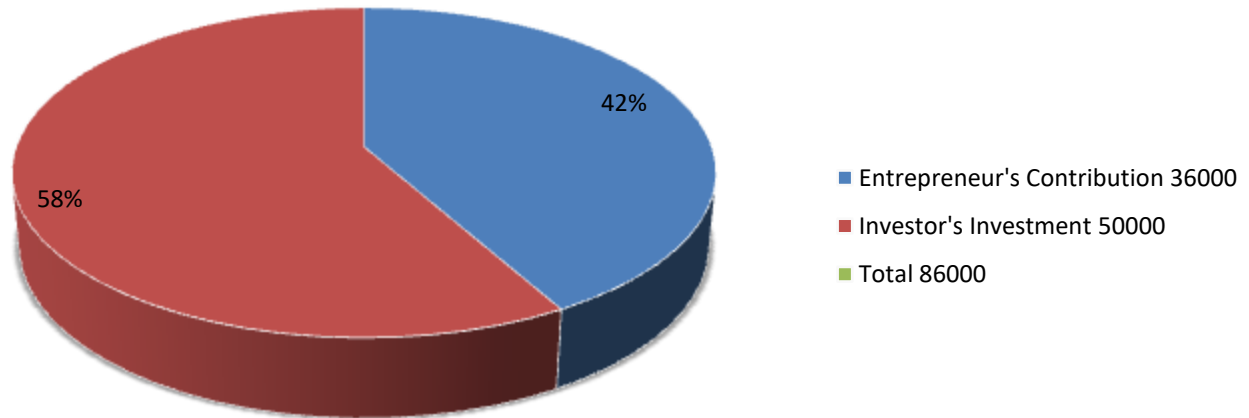
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Suger , Ata, Salt,Muri,Cosmetic,Biscuits	4000	120000	1440000
		0	0
Total Sales(A)	4000	120000	1440000
Less. Variable Expense			
Rice, Suger , Ata, Salt,Muri,Cosmetic,Biscuits	3400	102000	1224000
Total Variable Expense (B)	3400	102000	1224000
Contribution Margin(CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		300	3600
Mobile Bill		100	1200
Salary (self)		5000	60000
Transportation		200	2400
Food		0	0
Medicine		0	0
Bank Charge/ Gurd		100	1200
Total Fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		11500	138000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Suger , Ata, Salt,Muri,Cosmetic,Biscuits	36000	50,000	86000
		0	
		0	
Total	36000	50,000	86000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
		120000	1440000	1512000	1587600
Total Sales (A)		120000	1440000	1512000	1587600
Less. Variable Expense					
		102000	1224000	1285200	1349460
Total Variable Expense (B)		102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]		18000	216000	226800	238140
Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		300	3600	3900	4200
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2700	3000
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		100	1200	1200	1200
Total Fixed Cost (D)		6500	78000	78900	79800
Net Profit (E) [C-D]		11500	138000	147900	158340
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	50000		
1.2	Net P[rofit	138000	147900	158340
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		118000	245900
	Total Cash Inflow	188000	265900	404240
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	118000	245900	384240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur,Pirijpur, Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest









