

Proposed NU Business Name : NASIR STORE



Project identification and prepared by: Md. Nazrul Islam
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md: Nasir Uddin
Age	:	17-12-1997 (20 Years)
Education, till to date	:	S,S,C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother, 1 Sister.
Address	:	Vill: Kathuya jogini, P.O:Bagil, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOSAMMAD: NASRIN BEGUM
(iii) Father's name	:	MD :RUPCHAN MIHA
(iv) GB member's info	:	Branch:SreefolihatiTangail Centre # 43(Female), Member ID : 8646/1 , Group No: 11 Member since:01-10-2010(7 Years) First loan: BDT 5000 /- Outstanding loan:47,800/-
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	:	2 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705269897
Family's Contact No.	:	01751667247
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOSAMMAD NASRIN BEGUM joined Grameen Bank 07 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	:	NASIR STORE
Location	:	Kathuya jogini, Bagil, Tangail Sadar , Tangail.
Total Investment in BDT	:	BDT 89,200/-
Financing	:	Self BDT 39,200/- (from existing business 44% Required Investment BDT 50,000/- (as equity) 56 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft= 180square 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 ,Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 15% gain on sales.▪The shop is own.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
	450	13,500	162,000
Less. Fixed Expense			
Electricity Bill		1500	18000
Transportation		500	6000
Salary(Self)		5000	60000
Entertainment		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		7600	91200
Net Profit (E) [C-D]		5,900	70,800
Net Profit (E) [C-D]		5,900	70,800

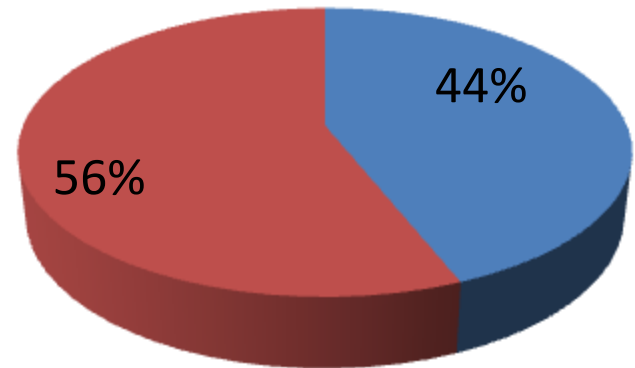
Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drink`s	8,000	20,000	28,000
Speed	1,500	0	1,500
Biscuit	1,000	5,000	6,000
Cookeries	1,500	3,000	4,500
Milk	2,200	22,000	24,200
Froze	15,000	0	15,000
Others	10,000	0	10,000
Total:-	39,200	50,000	89,200

Source of Finance

Entrepreneur's contibution =39,200
Investor's Investment =50,000
Total =89,200

39,200
50,000
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■ Total =89,200



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Cosmetis,Biscut,Cold Drink,Solt oil Sugar, etc	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1500	18,000	18,900	19,845
Transportation		600	7,200	7,560	7,938
Salary(Self)		5,000	60,000	60,000	60,000
Salary(Staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Gard		0	0	0	0
Genarators		0	0	0	0
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		10,500	92,400	93,840	95,352
Net Profit (E) [C-D)		10,500	123,600	132,960	142,788
Investment Payback			20,000	20,000	20,000

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

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	0	0
1.2	Net Profit	123,600	132,960	142,788
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	103,600	216,560
	Total Cash Inflow	173,600	236,560	359,348
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	103,600	216,560	339,348

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:
Experience & Skill : 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



TOKYO
CITY











FAMILY PICTURE

