

## Proposed NU Business Name: **TITU STORE**



Project identification and prepared by: Md.Belal Hossain  
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>ASADUR RAHMAN</b>
Age	:	01/01/1990 ( 27Years)
Education, till to date	:	H S C
Marital status	:	unmarried
Children	:	Sons Daughter
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill: North Sotor P.O: Chadgazi, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>NASIMA BEGUM</b>
(iii) Father's name	:	<b>JALAL AHMMAD</b>
(iv) GB member's info	:	Branch: Mohamaya , Centre # 15/(Female), Member ID:3522/1, Group No: 04 Member since: 05-03-2011 (6 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 7,000/-
(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	:	Six Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01875-111153
Mother's Contact No.	:	01817-665186
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIMA BEGUM** joined Grameen Bank since 6 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

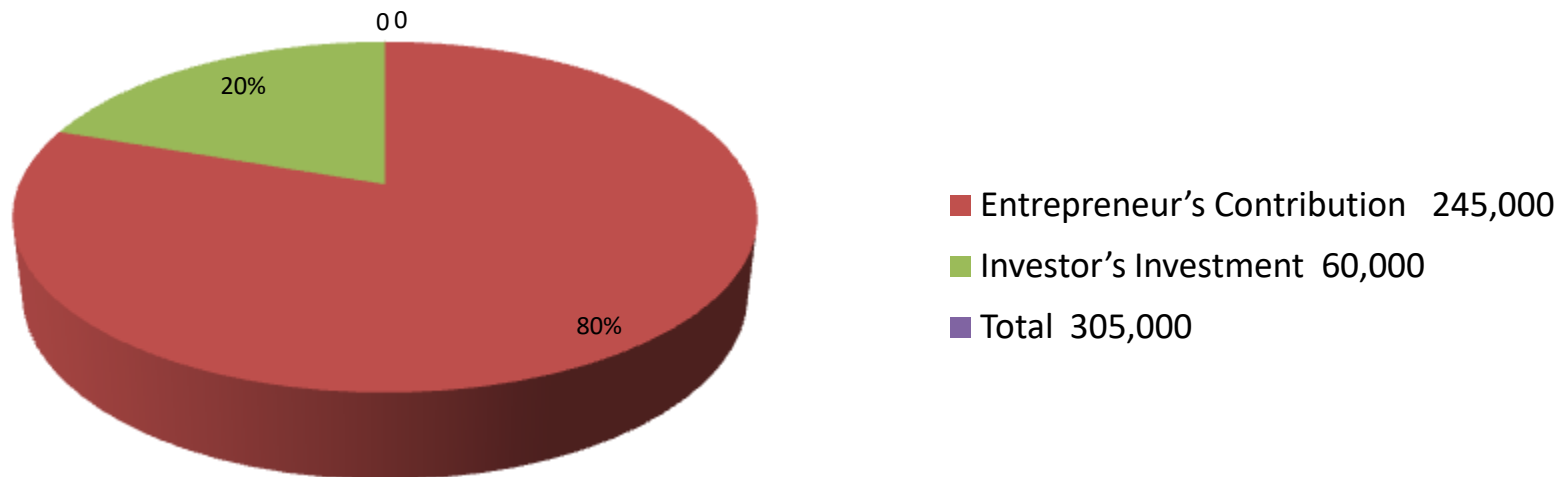
Business Name	:	<b>TITU STORE</b>
Location	:	Mirza Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,05,000/-
Financing	:	Self BDT 2,45,000/- (From Existing Business) 80% Required Investment Bdt,60,000(as Equity) 20%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	50,0000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like soft drink,parasut oil,biscuit,cosmetics,Bikash,Flexiload &amp; others</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
biscuit,cosmetics,Bikash,Flexiload & others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuit,cosmetics,Bikash,Flexiload & others	2550	76500	918000
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		1200	14400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5000</b>	<b>60000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
soft drink	25,000	0	25,000
parasut oil	20,000	0	20,000
biscuit	10,000	0	10,000
cosmetics	50,000	0	50,000
bksh	40,000	0	40,000
photocopoy	20,000	60,000	80,000
load	15,000	0	15,000
others	20,000	0	20,000
security	45,000	0	50,000
<b>Total</b>	<b>245,000</b>	<b>60,000</b>	<b>305,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuit,cosmetics,Bikash,Flexiload & others	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
biscuit,cosmetics,Bikash,Flexiload & others	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		1200	14400	14700	15000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>	<b>102580</b>	<b>103169</b>
<b>Net Profit (E)= [C-D]</b>		<b>7250</b>	<b>87000</b>	<b>91350</b>	<b>95918</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	87,000	91350	95917.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63000	130350
	<b>Total Cash Inflow</b>	<b>147,000</b>	<b>154,350</b>	<b>226,268</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,000</b>	<b>130,350</b>	<b>202,268</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Mirza Bazar, chagalnaiya  
.feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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