

Proposed NU Business Name: **TUSAR STORE**

Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ANWAR HOSSAIN
Age	:	01-02-1985 (29 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	03 Brothers 02 Sister
Address	:	Vill:Ulail , P.O:Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Fathe
(ii) Mother's name	:	HASIA AKTER
(iii) Father's name	:	MD ABUL HOSSAIN
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 45 (Female), Member ID: 4263/1, Group No: 02 Member since: 15-01-2010 (07Years) First loan: BDT 10,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: BDT:19,992/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704-086811
Family's Contact No.	:	01704-086715
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA AKTER joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

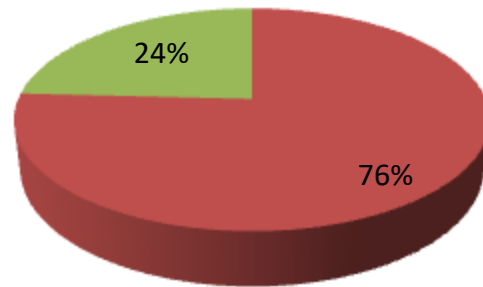
Proposed Nobin Udyokta Business Info

Business Name	:	TUSAR STORE
Location	:	Aouna bazar, Nawabgonj
Total Investment in BDT	:	BDT 2,48,000/-
Financing	:	Self BDT 1,88,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rice,Suger,Tea, etc▪The business is operating by entrepreneur. Existing no employee.▪The Shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Leather	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Leather	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		200	2400
Generator		200	2400
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		6300	75600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soyabin	02	19,000	38,000				38000
Diesel	01	14,000	14,000			40,000	54000
Oil	10	1550	15,500				15500
Rice	05	3000	15,000				15,000
Atta	04	1400	5,600				5600
Flower	05	2050	10,200				10,200
Cold drinks	10	2,000	20,000				20,000
Cosmetics			30,000			20,000	50,000
Other goods			19,700				
Total			1,88,000			60,000	2,48,000



- Entrepreneur's Contribution
188,000
- Investor's Investment 60,000
- Total 248,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
leather	4500	135000	1620000	1701000	1786050
	0				
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
leather	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		1500	18000	216000	2592000
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Guard		400	4800	4800	4800
Generator		0	0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		7900	94800	295800	2674950
Net Profit (E)= [C-D]		12350	148200	155610	163391
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	148,200	155610	163390.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124200	255810
	Total Cash Inflow	208,200	279,810	419,201
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	124,200	255,810	395,201

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:
Patiljhap, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest



**MALJEANS CO
FASHION**





MAN

SPECIAL FORMULA
ZARA KING
MOSQUITO COILS

VEER

TOAST

TOAST
RUSK

VEER



