

Proposed NU Business Name: TAHAMINA VARITES STORE



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Project verified by: Md:Siddiqur Rahman

Brief Bio of The Proposed Nobin Udyokta

Name	:	TANVIR AHAMMED
Age	:	11/01/1991(26 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	02 Brothers 2 sisters
Address	:	Vill:Saitalia P.O:Tangra P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHERA BEGUM
(iii) Father's name	:	AB:KADIR
(iv) GB member's info	:	Branch:Tangra , Centre # 13(Female), Member ID: 1335, Group No: 02 Member since: 24-08-1997 raning (20 Years) First loan: BDT 1,500Taka.
Further Information:		Existing loan: 60,000 Outstanding loan: 22,530/-.
(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	:	05 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.	:	01627-456942
Family's Contact No.	:	01757-619086
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHERA BEGUM:Joined Grameen Bank Since 20 Years Ago. At First She Took 1,500 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TAHAMIMA VARITES STORE
Location	:	Saitilea bazar, Sreepur, Gazipur.
Total Investment in BDT	:	BD 1,20,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 10ft= 150 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Rice,dal,sugar,soap,powder,biscut etc ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is own. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

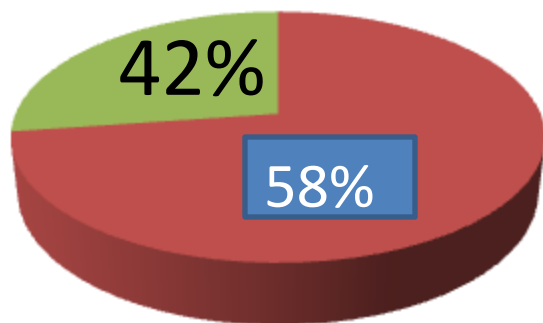
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,dal,sugar,soap,powder,biscut etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice,dal,sugar,soap,powder,biscut etc.	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D)		7,300	87,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2450	12250	8	2450	19600	31850
Dail	1	1700	1700	2	1700	3400	5100
Soger	1	2550	2550	2	2550	5100	7650
Shop	200	35	7000	0	0	0	7000
Powder	150	48	7200	0	0	0	7200
Soft Drink	5	450	2250	5	450	2250	4500
Oill	90	95	8550	100	95	9500	18050
Bisket	10	560	5600	0	0	0	5600
Chip, koill			11700	0	0	0	11700
Others			11200			10150	21350
Total			70,000			50,000	1,20,000

Source of Finance



Entrepreneur Investment:
70,000
Investor Investment:50,000
Total Investment:1,20,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Rice,dal,sugar,soap,powder,biscut etc.	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Rice,dal,sugar,soap,powder,biscut etc.	4,250	127,500	1,530,000	1,606,500
Total variable Expense(B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		0	0	0
Electricity bill		5,00	6,000	6,200
Transportation		1,000	12,000	12,500
Salary (self)		5,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000
Entertainment		3,00	3,600	3,800
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		3,00	3,600	3,800
Total fixed Cost (D)		10,100	1,21,200	1,22,300
Net Profit (E) [C-D]		12,400	1,48,800	1,61,200
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,48,800	1,61,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		46,270
	Total Cash Inflow	1,98,800	2,07,470
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	22,530	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	1,02,530	30,000
3	Net Cash Surplus	46,270	1,77,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 05 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









FAMILY PICTURE

