

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



Project identification and prepared by: Md.Nasir Uddin Sheikh  
Chagal naiya,feni

Project verified by: Susanto kumar biswas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>ABDUL SUKKUR</b>
Age	:	14/12/1990( 28Years)
Education, till to date	:	Class 10
Marital status	:	married
Children	:	0 Sons 01 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Pathan nagar P.O: Pathan nagar P.S: Chagalniya , 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>TONJUBER NESA</b>
(iii) Father's name	:	<b>ABDUL KHALEK</b>
(iv) GB member's info	:	Branch: GM hat , Centre # 15(Female), Member ID:6958, Group No: 05 Member since: 01-02-1998 (20 Year) First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 40,000/-
Further Information:		
(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	:	Ten 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.	:	01874-914230
Mother's Contact No.	:	01856-227673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TONJUBER NESHA** joined Grameen Bank since 20 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

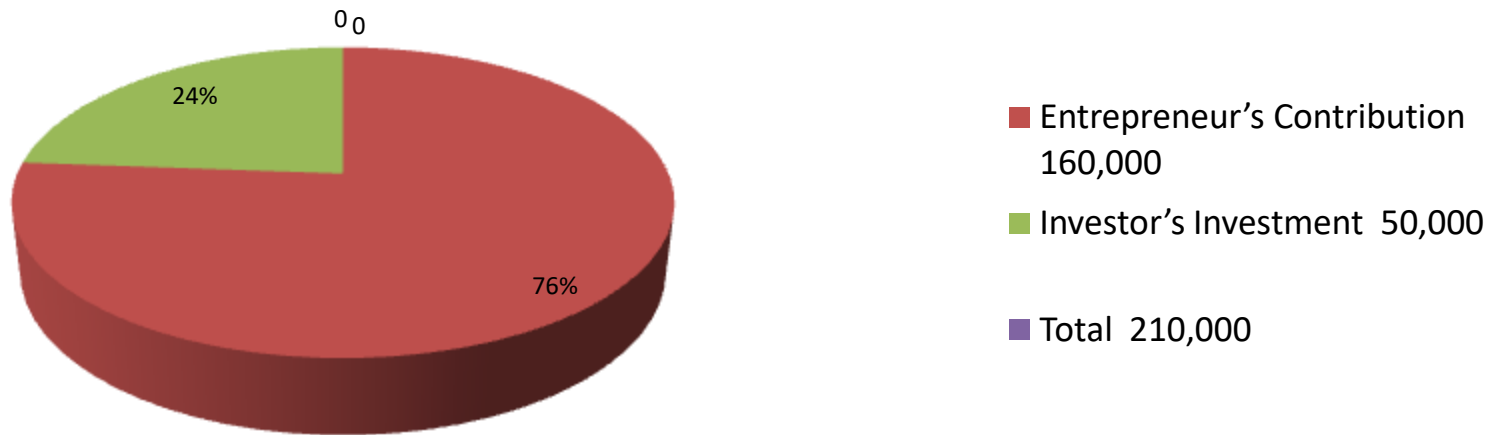
Business Name	:	<b>TANISHA STORE</b>
Location	:	Kasari bazar,pathan nagar ,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 2,10,000/-
Financing	:	Self BDT 1,60,000/- (From Existing Business) 76% Required Investment Bdt,50,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 10 ft. = 250 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like biscuit,potato,chanachur,octen oil etc.</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>Revnuce (Sale)</b>			
biscuit,potato,chanachur,octen oil etc.	2800	84000	1008000
	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuit,potato,chanachur,octen oil etc.	2380	71400	856800
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	0	0	40,000	1	0	20,000	60,000
potato	0	0	20,000			10,000	30,000
chanachur	0	0	20,000			10,000	30,000
octen oil	0	0	20,000			10,000	30,000
pan	0	0	10,000			0	10,000
fruit	0	0	10,000			0	10,000
others	0	0	20,000			0	20,000
security			20,000			0	20,000
			0			0	0
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>160,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>210,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuit,potato,chanachur,octen etc.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
biscuit,potato,chanachur,octenetc.	2805	84150	1009800	1060290	1113305
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>	<b>1113305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>	<b>196466</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
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
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>97780</b>	<b>98369</b>
<b>Net Profit (E)= [C-D]</b>		<b>6750</b>	<b>81000</b>	<b>85050</b>	<b>89303</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61000	126050
	<b>Total Cash Inflow</b>	<b>131,000</b>	<b>146,050</b>	<b>215,353</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,000</b>	<b>126,050</b>	<b>195,353</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; Kasari bazar, pathan nagar  
, Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Man standing behind the counter.

DRY CAKE  
Butter Cookies  
Biscuits

Oranges

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