

Proposed NU Business Name: **M/S: TANVIR 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	:	MD HIZZATUL SHARIF BHUIYAN
Age	:	01/01/1986(32Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	0 Sons 0Daughter
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: Jochad pur P.O: Shuvopur, 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	:	FERDAUS ARA
(iii) Father's name	:	ABUL KASAEM VUIAN
(iv) GB member's info	:	Branch: Shuvopur, Centre # 23(Female), Member ID:9487, Group No: 11 Member since: 05-03-2010 (8 Year) First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 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.	:	01747-060125
Mother's Contact No.	:	01726-123146
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

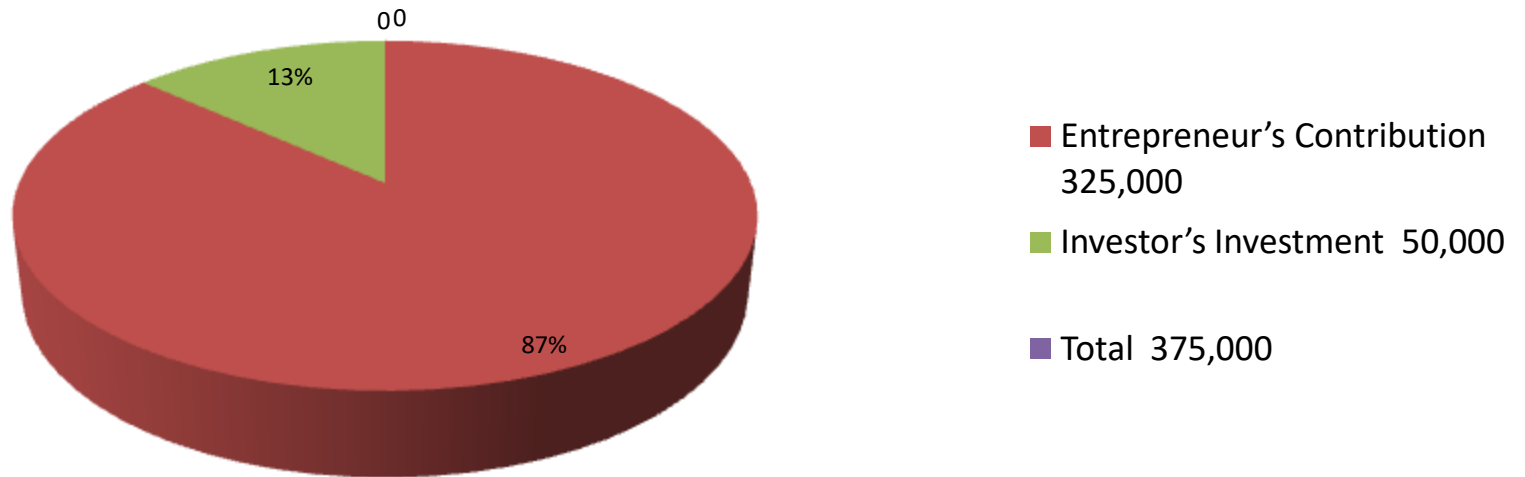
MST: FERDOUS ARA joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Repair Home.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S : TANVIR STORE
Location	:	Joychad pur,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 3,75,000 /-
Financing	:	Self BDT 3,25,000/- (From Existing Business) 87% Required Investment Bdt,50,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20 ft. = 250 Square Ft
Security Of The Shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like rice,dal,onion, bKash,etc.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice,dal,onion, bKash,etc	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
rice,dal,onion, bKash,etc	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	16	2,500	40,000	8	2,500	20,000	60,000
dal	2	2,500	5,000	4	2,500	10,000	15,000
onion	1	20,000	20,000	1	10,000	10,000	30,000
gurlic	1	20,000	20,000	1	10,000	10,000	30,000
bKash	1	150,000	150,000			0	150,000
roket	1	50,000	50,000			0	50,000
soap	1	20,000	20,000			0	20,000
milk	1	10,000	10,000			0	10,000
security	1	10,000	10,000			0	10,000
			0			0	0
Total	25	285000	325,000	14	25,000	50,000	375,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,dal,onion, bKash,etc	2600	78000	936000	982800	1031940
0	0	0	0	0	0
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
rice,dal,onion, bKash,etc	2210	66300	795600	835380	877149
Total Variable Expense	2210	66300	795600	835380	877149
Contributon Margin (CM) [C=(A-B)]	390	11700	140400	147420	154791
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7500	90000	90580	91169
Net Profit (E)= [C-D]		4200	50400	52920	55566
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	50,400	52920	55566
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		30400	63320
	Total Cash Inflow	100,400	83,320	118,886
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	30,400	63,320	98,886

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 shop; Joychad pur, Chagalnaiya,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Shelves on the left side of the store are filled with various packaged snacks, including bags of chips, biscuits, and other dry goods. The items are neatly arranged in rows.

The man stands behind a counter area. On the counter, there are several large jars, some containing sweets or snacks, and more bags of products. A sign is visible on the counter, though the text is not clearly legible.

On the right side of the store, there are shelves with bottled water and other beverages. A sign with the word "ESPRESSO" is visible on a shelf. The shelves are also filled with various snack packages.

On the far left, there are large sacks, likely containing flour or other bulk goods. A wooden stool or chair is partially visible in the foreground on the left.

The counter area in the foreground is filled with more snack packages, including bags of biscuits and other treats. A large jar with a red lid is prominent on the counter.

On the right, there are more shelves with bottled water and other products. The shelves are well-stocked, and the overall appearance is that of a busy, well-supplied small shop.









hKash
0185

