

Proposed NU Business Name: TUHIN STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	TUHIN KUNDU
Age	:	05-08-1987(30 Years)
Education, till to date	:	BA(Honors)
Marital status	:	Unarried
Children	:	-
No. of siblings:	:	-
Address	:	Vill: Alkha P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINOTI KUNDU
(iii) Father's name	:	MRINAL KUNDU
(iv) GB member's info	:	Branch: Fultola , Centre # 01(Female), Member ID: 4733, Group No: 06 Member since: 07-02-2013 raning (05Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 80,000 Outstanding loan: 0/-.
(v) Who pays GB loan installment	:	Null
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-550133
Family's Contact No.	:	01743-701003
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINOTI KUNDU Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TUHIN STORE
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 2,70,000
Financing	:	Self BDT 200,000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20t x 10ft= 200 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Solt,Zira,Soap,Mosla,suger etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed▪The Shop is own.▪Collects goods from Khulna.▪Agreed grace period is 3 months.

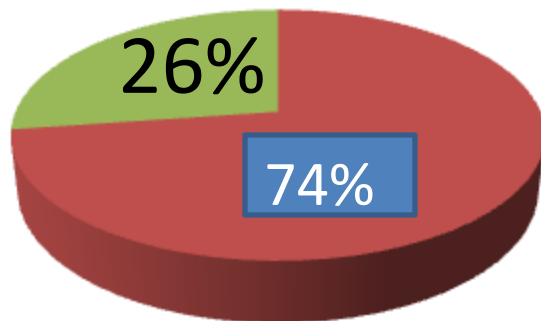
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Salt,Zira,Soap,Mosla,suger etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Salt,Zira,Soap,Mosla,suger etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		500	6,000
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D)		11,000	132,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Salt	10	600	6000	Salt	0	0	10,000	16,000
Holud	200	130	26000	Holud	0	0	20,000	46,000
Jira	25	400	10000	Jira			10,000	20,000
Mosla	2	1800	3600	Mosla			10,000	13,600
Soap	5	1300	6500				0	6,500
Oil	50	100	5000	Oil			10,000	15,000
Suta	1000	130	130000	Suta			10,000	140,000
Suger	2	3000	6000				0	6,000
Ata Moyda	2	1100	2200				0	2,200
Others	0		4700				0	4,700
Total			200,000				70,000	270,000

Source of Finance



Entrepreneur Investment:
200,000
Investor Investment:70,000
Total Investment:2,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Salt,Zira,Soap,Mosla,suger etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Salt,Zira,Soap,Mosla,suger etc.	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,040	5,292
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		600	7,200	7,560	7,938
Mobile Bill		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,000	96,000	97,500	242,700
Net Profit (E) [C-D]		19,000	228,000	242,700	114,510
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	228,000	242,700	114,510
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		204,000	422,700
	Total Cash Inflow	288,000	446,700	537,210
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	204,000	422,700	513,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 12 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

