

Proposed NU Business Name: **TIN VAI STORE**



Project identification and prepared by: Md. Mokaddes Ali.
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. AZAD MIHA
Age	:	11-11-1990(28 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Brothers
Address	:	Vill: Shakhipur ;P.O: Shakhipur P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMINA
(iii) Father's name	:	MD. ABDUL MOJID MIHA
(iv) GB member's info	:	Branch: Bonki, Centre # 14(Female), Member ID: 2628, Group No: 06 Member since:01-01-2008(10 Years) First loan: BDT 2,000/- Existing loan: BDT 5,50,000/- Outstanding loan: BDT 2,44,300/-
Further Information:		
(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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	He has a banana garden
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-072010
Mother's Contact No.	:	01818-603009
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMINA joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	TIN VAI STORE
Location	:	Vill: Shakhipur ;P.O: Shakhipur P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 71% Required Investment BDT 1,00,000(as equity) 29%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gas Slender, Rice, Oil, Sager, Pulse, Others.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The farm is Rent.▪Collects goods from Shakhipur.▪Agreed grace period is 3 months.

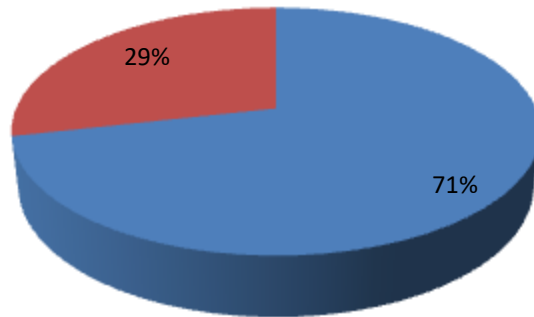
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gas Slender, Rice, Oil, Sager, Pulse, Others	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Gas Slender, Rice, Oil, Sager, Pulse, Others	8,500	255,000	3,060,000
Total variable Expense (B)	8,500	255,000	3,060,000
Contribution Margin (CM) [C=(A-B)]	1500	45,000	540,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		200	2,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		300	3,600
Gird		100	1,200
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		37,400	448,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Gas Slender	10	2300	23000	Gas Slender	5	2300	11,500	34,500
Rice	10	2400	24000	Rice	20	2400	48,000	72,000
Oil	1	15000	15000		0	0	0	15,000
Sager	2	2500	5000	Sager	5	2500	12,500	17,500
Pulse	1	4500	4500	Pulse	3	4500	13,500	18,000
Others	1	78500	78500	Others	1	14500	14,500	93,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			100000			0	0	100,000
Total			250000			26200	100,000	350,000

Source of finance



■ Entrepreneur investment 250,000

■ Investore investment 100,000

■ Total investment 350,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Gas Slender, Rice, Oil, Sager, Pulse, Others	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Gas Slender, Rice, Oil, Sager, Pulse, Others	12,750	382,500	4,590,000	4,819,500	5,060,475
Total variable Expense (B)	12,750	382,500	4,590,000	4,819,500	5,060,475
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810,000	850,500	893,025
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Gird		100	1,200	1,200	1,200
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,600	91,200	92,100	93,045
Net Profit (E) [C-D]		59,900	718,800	758,400	799,980
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	718,800	758,400	799,980
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		678,800	1,397,200
	Total Cash Inflow	818,800	1,437,200	2,197,180
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	678,800	1,397,200	2,157,180

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 10 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













গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফরম নং-১

ভাইসরোল-১৮)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: তিন কই স্টোর

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৭-০৬-২০১৫

ইউনিটের নাম: সচিহ্নপুর

দান করা হইল।

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ জাহাঙ্গীর মিয়া

বয়স: ২৮ বছর জন্ম তারিখ: ১১-১১-১৯৯০

জাতীয় পরিচয়পত্র নম্বর: 19859328508984445

শিক্ষাগত যোগ্যতা: বি.ই.স.সি

বৈবাহিক অবস্থা: অবিবাহিত

ছেলে-মেয়ের সংখ্যা: না

ভাই/বোনের সংখ্যা: ৩ জন

বর্তমান ঠিকানা: গ্রাম: সচিহ্নপুর পো: সচিহ্নপুর থানা: সচিহ্নপুর জেলা: টাঙ্গাইল

স্থায়ী ঠিকানা: গ্রাম: সচিহ্নপুর পো: সচিহ্নপুর থানা: সচিহ্নপুর জেলা: টাঙ্গাইল

উদ্যোক্তার মোবাইল নং- ০১৮১৭-০৭২০১০

বাবা/মা মোবাইল নং- ০১৮১৮-৬০৩০০৭

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রাক্তন / রানিং অফিসার

মায়ের নাম: সোমেনা

বাবার নাম: মোঃ জাহাঙ্গীর মজিদ মিয়া

গ্রুপ নং- ০৬

শাখা: বংলী

কেন্দ্র নং- ১৪/৫ সদস্য নং- ২৬২৫

কত বছর যাবৎ সদস্য: ১০ বছর

তারিখ: ১১-০১-২০১৫

প্রাপ্ত পুষ্টিগত স্বর্ণের পরিমাণ: ২০০০/-

৩০ শে জুন

স্বাক্ষরিত
মেম্বর ২৫২৫
গুর পৌরসভা
আজাদ
বি. টাঙ্গাইল।
মেম্বর
সচিহ্নপুর পৌরসভা, টাঙ্গাইল।