

Proposed NU Business Name: **MS TAMZID STORE**



Project identification and prepared by: Md Shahinur Rahman,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TAMZID HOSSAIN
Age	:	07-06- 1985(31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	05 Brothers 05 Sisters
Address	:	Vill: Mirzapur School Para, P.O: Mirzapur , P.S: Sherpur, Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST REKHA BEGUM
(iii) Father's name	:	MD MOZAMMAL HAQUE
(iv) GB member's info	:	Branch: Mirzapur, Sherpur, Centre # 70(Female), Member ID: 6103, Group No:06 Member since: 08-10-1998 (18 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 1,00,000, Outstanding loan: 36,200
(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	:	10 years experience in running business. Own business 10 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-978347
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST REKHA BEGUM joined Grameen Bank since 18 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS TAMZID STORE
Location	:	Mirzapur, School Para
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft = 80 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, pulse, Flour, Soap etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Mirzapur, Baazar▪Agreed grace period is 3 months.

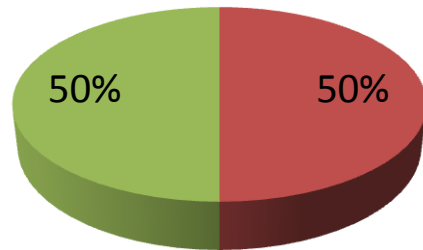
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, pulse, Flour, Soap etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Rice, pulse, Flour, Soap etc	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		300	3600
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		6,500	78000
Net Profit (E)= [C-D]		7,000	84000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Rice	1	2800	2,800	5	2,800	14,000	16,800
Sugar	1	3400	3,400	2	3400	6,800	10,200
Flour	1	700	700	2	700	1,400	2,100
Soap	100	30	3,000	200	30	6,000	9,000
Biscuit	0	0	5,000	0	0	10,000	15,000
Chanachur	0	0	2,000	0	0	5,000	7,000
Oil	0	0	5,000	0	0	6,800	11,800
Soft drinks	7	550	3,850		0	0	3,850
Deterganet , coil	0	0	5,000			0	5,000
Others, book, pen			19,250			0	19,250
Total		7480	50,000	209	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc.	5500	165000	1980000	2079000
Total Sales (A)	5500	165000	1980000	2079000
Less Variable Expense				
Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc.	4675	140250	1683000	1767150
Total variable Expense (B)	4,675	140250	1683000	1767150
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850
Less Variable Expense				
Electricity bill		500	6000	6,500
Transportation		1,000	12000	12,400
Salary (self)		5000	60000	60,000
Salary(Staff)		4000	48000	48,000
Entertainment		200	2400	2,400
Mobile bill		300	3600	3,800
Total fixed cost (D)		11,000	132000	133,100
Net Profit (E)= [C-D]		13750	165000	178,750
Investment Payback			30,000	30,000

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

SR#	<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	165,000	178,750
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		135,000
	Total Cash Inflow	215000	313750
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	135,000	283750

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







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STRAWBERRY

45 gm x 45 pcs



FAMILY PICTURE

