

Proposed NU Business Name: **MITALI STORE**



Project identification and prepared by: Forhad Hossain
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANANDA KUMAR SAHA
Age	:	20-06-1988 (28 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Agbethoir P.O: Shibpur P.S: Tangail Sadar , 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	:	ARCHONA RANI SAHA
(iii) Father's name	:	VOLANATH SAHA
(iv) GB member's info	:	Branch : Gala Tangail , Centre: 11 (Female), Member ID: 3388 , Group No: 11 Member since: 03-04-2008 (08 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000 Outstanding loan: BDT 22640
(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.)	:	
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01736-432371
Family's Contact No.	:	01736-431089
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ACHONA RANI SAHA joined Grameen Bank since 08 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITALI STORE
Location	:	
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 10 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Gift set, Hotpot, Saucepan, Hitter, Plate etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Tangail , kalihati▪Agreed grace period is 3 months.

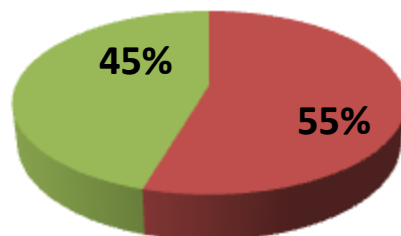
Existing Business

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gift set, Hotpot, Saucepan, Hitter, Plate etc.	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Gift set, Hotpot, Saucepan, Hitter, Plate etc.	2080	62400	748800
Total variable Expense (B)	2,080	62400	748800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		150	1800
Mobile bill		200	2400
Total fixed cost (D)		8,950	107400
Net Profit (E)= [C-D]		6,650	79800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gift set	40	250	10,000	200	100	20,000	30,000
Hotpot	6	240	1,440	15	700	10,500	11,940
Steel Pan	15	150	2,250	5	200	1,000	3,250
Tiffin career	10	200	2,000	0	0	0	2,000
Jug	10	100	1,000	0	0	0	1,000
Sauce pan	6	150	900	30	200	6,000	6,900
Pothers	1	20000	20,000	0	0	0	20,000
Hitter	3	150	450	3	150	450	900
Bucket big	4	350	1,400	50	200	10,000	11,400
Others	1	560	560	1	2050	2,050	2,610
Security	1	20000	20,000	0	0	0	20,000
Total	97	0	60,000	304	0	50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Gift set, Hotpot, Saucepan, Hitter, Plate etc.	3800	114000	1368000	1436400
Total Sales (A)	3800	114000	1368000	1436400
Less Variable Expense				
Gift set, Hotpot, Saucepan, Hitter, Plate etc.	3040	91200	1094400	1149120
Total variable Expense (B)	3,040	91200	1094400	1149120
Contribution Margin (CM) [C=(A-B)	760	22800	273600	287280
Less Variable Expense				
Rent		1,000	12000	12,000
Electricity bill		500	6000	6500
Transportation		2,400	28800	29,300
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		150	1800	1800
Mobile bill		300	3600	3700
Total fixed cost (D)		9,650	115,800	116,900
Net Profit (E)= [C-D]		13150	157800	170,380
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	157,800	170,380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,800
	Total Cash Inflow	207800	298180
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	127,800	268180

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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





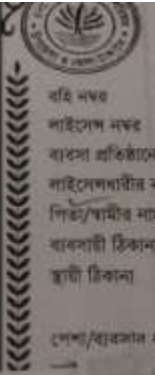
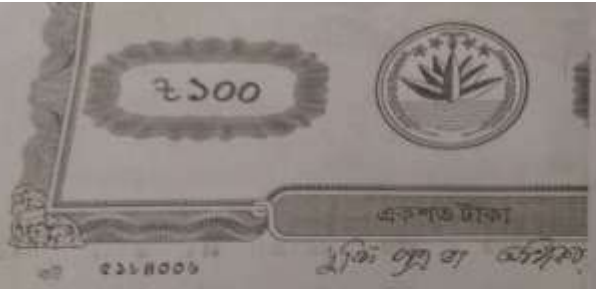






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ক্রেডিট লাইসেন্স

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 লাইসেন্স নম্বর : ২২৫
 ব্যবসা প্রতিষ্ঠানের নাম : বিক্রমপুর থানা
 লাইসেন্সধারীর নাম : জেনা, মতি
 পিতা/স্বামীর নাম : জিহাদ মাসুম
 ব্যবসায়ী ঠিকানা : বিক্রমপুর থানা, খাজুরিয়া গ্রাম
 স্থায়ী ঠিকানা : গ্রাম - খাজুরিয়া, ডাকঘর - বিক্রমপুর
 উপজেলা - বিক্রমপুর জেলা - খাজুরিয়া
 পেশা/ব্যবসার ধরন : -

১৫/০৬/১৯৯৬
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নাম: অনন্দ কুমার সাহা
 Name: ANANDA KUMAR SAHA
 পিতা: জেলা নাথ সাহা
 মাতা: জলি জলি সাহা
 Date of Birth: 20 Jun 1968
 ID NO: 19869319541000017

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি ব্যক্তি বা কোনো পক্ষের দখলে রাখা হলে তাইকে জরিমানা করা হবে।
 জিলা: টাঙ্গাইল, থানা: বিক্রমপুর, ডাকঘর: বিক্রমপুর - ১৯০০, টাঙ্গাইল সদর, টাঙ্গাইল

প্রদানের তারিখ: ০৬/০৬/১৯৯৬



জাতীয় ব্যাংক
 National Social Security Fund

সহজ স্বপ্নের পাশ বই

নাম: জেনা মতি মাসুম
 বই নং: ০৬৫৬/৬

FAMILY PICTURE

