

Proposed NU Business Name: **LABONI STORE**



Project identification and prepared by: Md Zahidul Kamal
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	TARIKUL ISLAM
Age	:	07-08-1988 (28 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	NA
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Kandina P.O: Karinda P.S: Tangail, 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	:	TARA BANU
(iii) Father's name	:	JASHIM
(iv) GB member's info	:	Branch: Gala , Centre # 09 (Female), Member ID: 1341, Group No: 03 Member since: 02-03-1991 (26Years) First loan: BDT 3000 Taka.
Further Information:		Existing loan: BDT 100000 , Outstanding loan: BDT 97800
(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.)	:	None
Business Experiences and Training Info	:	15 years experience in running business. He has 03 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-725992
Family's Contact No.	:	01731-752874
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TARA BANU Joined Grameen Bank Since 26 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	LABONI STORE
Location	:	Chandina
Total Investment in BDT	:	BDT 200000
Financing	:	Self BDT 130000 (from existing business) 65% Required Investment BDT 70000 (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14 ft x 12 ft= 168 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Atta, Oil, Sugar, Husk etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

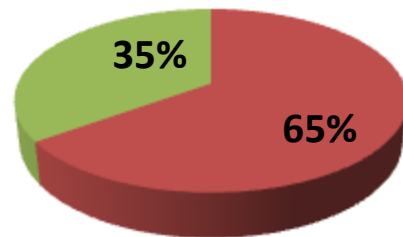
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Atta, Oil, Sugar, Husk etc.	3800	114000	1368000
Total Sales (A)	3800	114000	1368000
Less Variable Expense			
Rice, Atta, Oil, Sugar, Husk etc.	3230	96900	1162800
Total variable Expense (B)	3,230	96900	1162800
Contribution Margin (CM) [C=(A-B)	570	17100	205200
Less Variable Expense			
Rent		800	9600
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		200	2400
Mobile bill		300	3600
Total fixed cost (D)		9,300	111600
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	15	2000	30,000	15	2,000	30,000	60,000
Atta	3	1000	3,000	0	0	0	3,000
Oil	1	25000	25,000	0	0	0	25,000
Sugar	2	3000	6,000	0	0	0	6,000
Bran	10	1000	10,000	0	0	0	10,000
Cosmetics	1	15000	15,000	1	20,000	20,000	35,000
Biscuit, chanachur, chocolate	1	20000	20,000	10000	0	0	20,000
Others	1	21000	21,000	1	20,000	20,000	41,000
Total	34	0	130,000	10017	0	70,000	200,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 70,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice, Atta, Oil, Sugar, Husk etc.	5500	165000	1980000	2079000	2182950
Less Variable Expense					
Rice, Atta, Oil, Sugar, Husk etc.	4675	140250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850	327442.5
Less Variable Expense					
Rent		800	9600	9,600	9600
Electricity bill		700	8400	8900	9400
Transportation		2,300	27600	28,100	28600
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,900	118,800	119,900	121000
Net Profit (E)= [C-D]		14850	178200	191,950	206442.5
Investment Payback			28,000	28,000	28,000

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

SR#	<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	70,000		
1.2	Net Profit	178,200	191,950	206442.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		150,200	314150
	Total Cash Inflow	248200	342150	520592.5
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	150,200	314150	492592.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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



























সহজ সপনের পাশ বই

নাম: তারক
জন্ম তারিখ: ১৬/০৮
জন্ম স্থান: ঢাকা
বৈধতা পর্যন্ত: ১১/১১
স্বাক্ষর: তারক মাসুম হোসেন
বই ইস্যুর তারিখ: ১১/১১/১৬
স্বাক্ষর: [Signature]

বাংলাদেশ সরকার
/ কার্টা-পরিচয় পত্র

নাম: তারক মাসুম হোসেন
Name: TARAK MASUM HOSEN
পিতা: তারক
মাতা: তারক
Date of Birth: 16 Aug 1988
ID NO: 9219645522712

এই কার্টা বাংলাদেশ সরকারের দায়িত্বে রয়েছে। কার্টা বাংলাদেশের কার্টা হোল্ডারদের মতো এতে কোনো আইডি নম্বর দেওয়া হয়নি।
উপস্থাপনা: কার্টা, কার্টা, কার্টা, কার্টা, কার্টা, কার্টা, কার্টা, কার্টা, কার্টা, কার্টা

FAMILY PICTURE