

Proposed NU Business Name: **TAHERA STORE**

Project identification and prepared by: Md. Golam Rasul,
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Project verified by: Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD APU VUIYA
Age	:	08-10-1988 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Brother
Address	:	Vill: Vartacharjerbag, P.O: Panchaersar, P.S: Munshiganj Sodar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GENDAGUL BEGUM
(iii) Father's name	:	ANOWER VUIYA
(iv) GB member's info	:	Branch: Panchaersar, Centre # 8 (Female), Member ID: 1596, Group No: 04 Member since: 01-01-2006 (10 Years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 35,980/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-515573
Father's Contact No.	:	01926-602698
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GENGAGUL BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAHERA STORE
Location	:	Vartacharjerbag, : Panchaersar , Munshiganj
Total Investment in BDT	:	BDT 72,400/-
Financing	:	Self BDT 22,400(from existing business) 30% Required Investment BDT 50,000(as equity) 70%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Salar basta, Ata Basta etc. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing one employee. ▪He is doing his business in own place. ▪Collects goods from Munshiganj ▪Agreed grace period is 3 months.

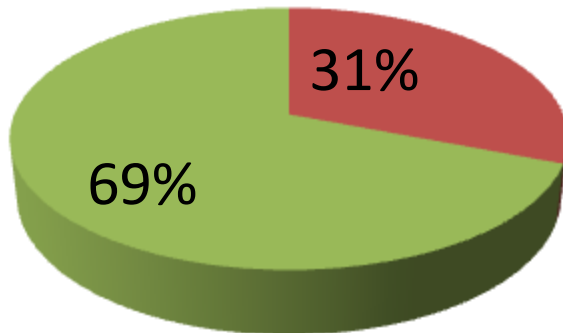
Existing Business (BDT)

Particular	Daily	Monthly	1st Yearly	2 nd years	3 rd years
Revenue (sales)					
Grocery item	10,000	3,00,000	36,00,000		
Total Sales (A)	10,000	3,00,000	36,00,000		
Less. Variable Expense					
Electric item	9,000	2,70,000	32,40,000		
Total variable Expense (B)	9,000	2,70,000	32,40,000		
Contribution Margin (CM) [C=(A-B)	1,000	30,000	3,60,000		
Less. Fixed Expense					
Rent		4,000	48,000		
Electricity Bill		3,500	42,000		
Mobile Bill		300	3,600		
Generator		400	4,800		
Security Guard		300	3,600		
Transportation		3,000	36,000		
Salary (self)		10,000	1,20,000		
Salary (staff)		3,000	36,000		
Entertainment		500	6,000		
Total fixed Cost (D)		25,000	3,00,000		
Net Profit (E) [C-D]		5,000	60,000		

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
SALAR BOSTA	20000	40,000	60000
ATAR BOSTA	2400	7,200	9600
		2,800	2800
		-	
		-	
		-	
Total	22,400	50,000	72,400

Source of Finance



- Entrepreneur's Contribution 22,400
- Investor's Investment 50,000
- Total 72,400

Revenue	12,000	3,60,000	43,20,000	45,36,000
(A)	12,000	3,60,000	43,20,000	45,36,000
Variable Expense				
Revenue	10,800	3,24,000	38,88,000	40,82,400
Variable Expense (B)	10,800	3,24,000	38,88,000	40,82,400
Contribution Margin (CM)[C=(A-B)	1,200	36,000	4,32,000	4,53,600
Fixed Expense				
		4,000	48,000	48,000
Variable		3,500	42,000	45,000
		500	6,000	7,200
		400	4,800	5,400
Fixed		300	3,600	4,200
Contribution		3,000	36,000	42,000
(D)		10,000	1,20,000	1,20,000
(E)		3,000	36,000	36,000
Net		500	6,000	7,200
Item				
Contribution		0	0	0
Cost		25,200	3,02,400	3,15,000
(E) [C-D]		10,800	1,29,600	1,38,600
Break-Even Point Payback			20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	129,600	1,38,600	1,48,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		109,600	228,200
	Total Cash Inflow	179,600	248,200	376,880
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	109,600	228,200	356,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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