

Proposed NU Business Name: **MS RABBI 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 | : | MD TITU MIA H |
| Age | : | 08-05-1982 (34 Years) |
| Education, till to date | : | Class VIII |
| Marital status | : | Married |
| Children | : | 02 Sons |
| No. of siblings: | : | 01 Brother 01 Sister |
| Address | : | Vill: Agbikramhati 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 | : | SUFIA BEGUM |
| (iii) Father's name | : | MD BORKOT ALI |
| (iv) GB member's info | : | Branch : Gala Tangail , Centre: 11 (Female), Member ID: 1805 , Group No: 05 Member since: 03-07-1989 (27 Years) First loan: BDT 4000 |
| Further Information: | | Existing loan: BDT 50000 Outstanding loan: BDT 4900 |
| (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 | : | 08 years experience in running business. 08 Years in own business. He has no training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01713-518221 |
| Family's Contact No. | : | 01756-980257 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MS RABBI STORE |
| Location | : | |
| Total Investment in BDT | : | BDT 150000/- |
| Financing | : | Self BDT 90000/- (from existing business) 60% Required Investment BDT 60000/- (as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rice, Flour, Sugar, Bran,Oil etc.▪Average 15 % 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▪Agreed grace period is 3 months. |

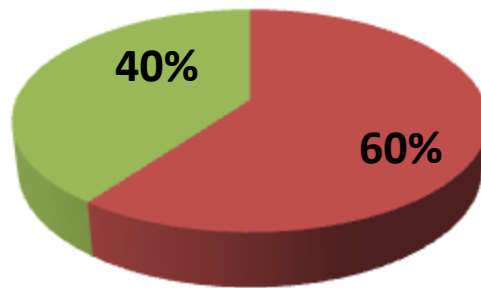
Existing Business

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Rice, Flour, Sugar, Bran,Oil etc. | 3700 | 111000 | 1332000 |
| Total Sales (A) | 3700 | 111000 | 1332000 |
| Less Variable Expense | | | |
| Rice, Flour, Sugar, Bran,Oil etc. | 3145 | 94350 | 1132200 |
| Total variable Expense (B) | 3,145 | 94350 | 1132200 |
| Contribution Margin (CM) [C=(A-B) | 555 | 16650 | 199800 |
| Less Variable Expense | | | |
| Rent | | 600 | 7200 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 1,500 | 18000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 400 | 4800 |
| Guard | | 200 | 2400 |
| Mobile bill | | 200 | 2400 |
| Total fixed cost (D) | | 8,400 | 100800 |
| Net Profit (E)= [C-D] | | 8,250 | 99000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|---------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Rice | 6 | 1900 | 11,400 | 500 | 100 | 50,000 | 61,400 |
| Rice | 1 | 2200 | 2,200 | 0 | 0 | 0 | 2,200 |
| Flour | 2 | 1020 | 2,040 | 0 | 0 | 0 | 2,040 |
| Chaff | 2 | 1000 | 2,000 | 100 | 40 | 4,000 | 6,000 |
| Soap | 100 | 27 | 2,700 | 0 | 0 | 0 | 2,700 |
| Powder | 800 | 55 | 44,000 | 0 | 0 | 0 | 44,000 |
| Oil | 40 | 100 | 4,000 | 100 | 10 | 1,000 | 5,000 |
| Others | 1 | 2000 | 2,000 | 0 | 0 | 0 | 2,000 |
| Sugar | 1 | 4660 | 4,660 | 0 | 0 | 0 | 4,660 |
| Security | 1 | 15000 | 15,000 | | 0 | 0 | 15,000 |
| Cosmetics | | | 0 | 100 | 50 | 5,000 | 5,000 |
| Total | 954 | 0 | 90,000 | 800 | 0 | 60,000 | 150,000 |

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 60,000
- Total 150,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Rice, Flour, Sugar, Bran,Oil etc. | 6500 | 195000 | 2340000 | 2457000 | 2579850 |
| Total Sales (A) | 6500 | 195000 | 2340000 | 2457000 | 2579850 |
| Less Variable Expense | | | | | |
| Rice, Flour, Sugar, Bran,Oil etc. | 5525 | 165750 | 1989000 | 2088450 | 2192872.5 |
| Total variable Expense (B) | 5,525 | 165750 | 1989000 | 2088450 | 2192872.5 |
| Contribution Margin (CM) [C=(A-B) | 975 | 29250 | 351000 | 368550 | 386977.5 |
| Less Variable Expense | | | | | |
| Rent | | 600 | 7200 | 7,200 | 7200 |
| Electricity bill | | 500 | 6000 | 6500 | 7000 |
| Transportation | | 1,500 | 18000 | 18,500 | 19000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 400 | 4800 | 4800 | 4800 |
| Guard | | 200 | 2400 | 2400 | 2400 |
| Mobile bill | | 300 | 3600 | 3700 | 3800 |
| Total fixed cost (D) | | 13,500 | 162,000 | 163,100 | 164200 |
| Net Profit (E)= [C-D] | | 15750 | 189000 | 205,450 | 222777.5 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 189,000 | 205,450 | 222777.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 165,000 | 346450 |
| | Total Cash Inflow | 249000 | 370450 | 569227.5 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24000 | 24000 | 24000 |
| | Total Cash Outflow | 84,000 | 24000 | 24000 |
| 3 | Net Cash Surplus | 165,000 | 346450 | 545227.5 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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



BROOKLYN

श्री 500% फायदा

एक टुकड़ा शुद्ध कण्डा
आजारा करो

एक टुकड़ा शुद्ध कण्डा
आजारा करो





BROOKLYN
2010

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সহযোগ করে

শুষ্ক দুগ্ধ গুহু কামড়ে
সহযোগ করে

100% F



BROOKLYN





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BROOKLYN
ESTD

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ESTABLISHED 1976

एक दुकान का चित्र
संरचना कला














ইউ. সি. ফর্ম-১৯
১৯৯৬ (১)

ফাইনাল

স্বাক্ষরিত
তারিখ: ১৫/০৫/২০১৯
সংখ্যা: ১৫/২০১৯

স্বাক্ষরিত কর্তৃক: *স্বাক্ষরিত কর্তৃক*
স্বাক্ষরিত কর্তৃক: *স্বাক্ষরিত কর্তৃক*
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স্বাক্ষরিত কর্তৃক: *স্বাক্ষরিত কর্তৃক*



গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

স্বাক্ষরিত

নাম: *তৌহিদ মিয়া*
জন্ম তারিখ: *০৫ মে ১৯৬০*
জাতীয় পরিচয়পত্র নং: *৯৩১৯৫৪১৫৩০৮৮১*

নাম: *তৌহিদ মিয়া*
Name: *TOUHIJ MIYA*
বিশ্ব: *০৫ মে ১৯৬০*
তারিখ: *০৫ মে ১৯৬০*
Date of Birth: *05 May 1960*
ID NO: *9319541530881*

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তারিখ: *১৫/০৫/২০১৯*
সংখ্যা: *১৫/২০১৯*

FAMILY PICTURE

