

Proposed NU Business Name: **TANMAY DEPATMENTAL STORE**



Project identification and prepared by: Md Anisar Rahman
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUPAK MAJUMDAR
Age	:	01-01-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Ramnagar , P.O: Ramnaagr , P.S: Dagonbhuiyan , Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AKASHI MAZUMDAR
(iii) Father's name	:	LATE NARAYAN MAZUMDAR
(iv) GB member's info	:	Branch : Dagonbhuiyan , Centre : 34 (Female), Member ID: 2755 , Group No: 03 Member since: 2007 to 2012 (05 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 5000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01843-429506
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKASHI MAZUMDAR joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANMAY DEPARTMENTAL STORE
Location	:	Badher Gora, Chowmuhoni Road, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 300000/-
Financing	:	Self BDT 220000/- (from existing business) 73% Required Investment BDT 80000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 sqft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Biscuit, Bakery Biscuit, Soap, Stationary, Others ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed after receiving equity money. ▪The shop is own.. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

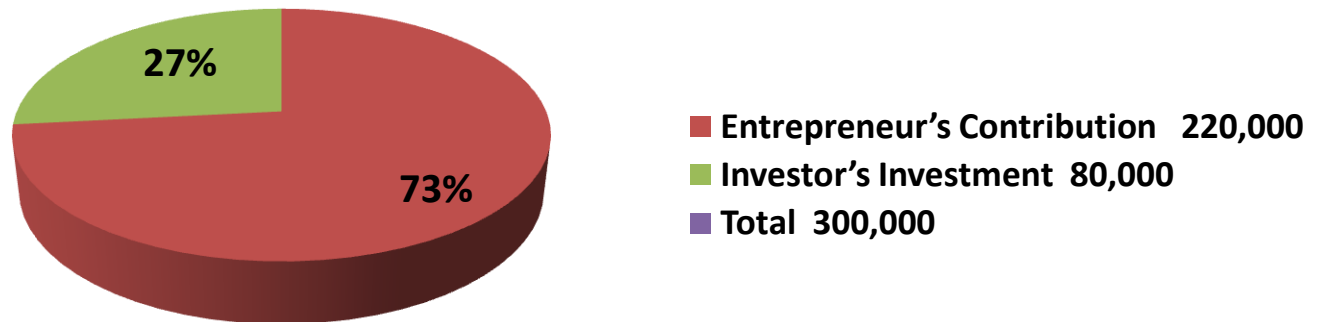
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuit, Bakery Biscuit, Soap, Stationary, Others	5200	156000	1872000
Total Sales (A)	5200	156000	1872000
Less Variable Expense			
Biscuit, Bakery Biscuit, Soap, Stationary, Others	4680	140400	1684800
Total variable Expense (B)	4,680	140400	1684800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Rent		1,500	18000
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		500	6000
Total fixed cost (D)		7,600	91200
Net Profit (E)= [C-D]		8,000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	50	100	5,000	50	100	5,000	10,000
Bekary Biscuit	50	100	5,000	50	100	5,000	10,000
Soap	1	5000	5,000	50	25	1,250	6,250
Statioanry	1	10000	10,000	1	10000	10,000	20,000
Confectionary	1	50000	50,000	1	50000	50,000	100,000
Others	1	75000	75,000	1	8750	8,750	83,750
Security	1	70000	70000				70000
Total	104	0	220000	153	0	80,000	300000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Biscuit, Bakery Biscuit, Soap, Stationary, Others	9600	288000	3456000	3628800	3810240
Total Sales (A)	9600	288000	3456000	3628800	3810240
Less Variable Expense					
Biscuit, Bakery Biscuit, Soap, Stationary, Others	8640	259200	3110400	3265920	3429216
Total variable Expense (B)	8,640	259200	3110400	3265920	3429216
Contribution Margin (CM) [C=(A-B)	960	28800	345600	362880	381024
Less Variable Expense					
Rent		1,500	18000	18,000	18000
Electricity bill		400	4800	5300	5800
Transportation		300	3600	4,100	4600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		13,000	156,000	157,100	158200
Net Profit (E)= [C-D]		15800	189600	205,780	222824
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	189,600	205,780	222824
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,600	331380
	Total Cash Inflow	269600	363380	554204
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	157,600	331380	522204

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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





তন্ময় ডিপার্টমেন্ট

রবি airtel
একসাথে তৈরি হচ্ছে ১ নম্বর নেটওয়ার্ক





FAMILY PICTURE

