

# Proposed NU Business Name: **TAPU STORE**

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Project verified by: Shamsul Arefin



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SAIFUL ISLAM</b>
Age	:	10-04-1995 ( 22 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Single
No. of siblings:	:	02 Brothers & 02 Sister
Address	:	Vill: Barha, P.O: Barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHABEDA</b>
(iii) Father's name	:	<b>ABDUL LATIF</b>
(iv) GB member's info	:	Branch: komorgonj, Centre # 65 (Female), Member ID: 4781/1, Group No: 01 Member since: 01/01/1999 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 31,920-
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01942-053325
Mother's Contact No.	:	01948-234951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NIYOTI BEPARI** joined Grameen Bank since 09 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

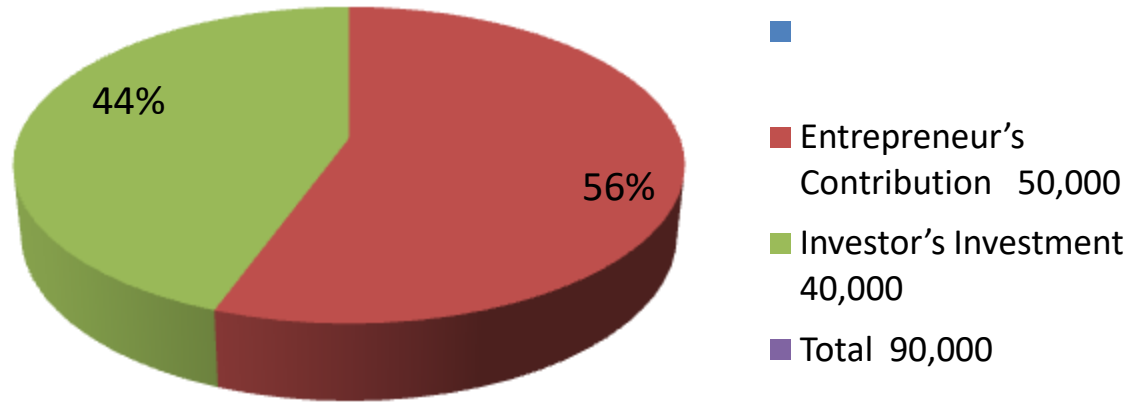
Business Name	:	<b>TAPU STORE</b>
Location	:	Chandrakhola Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000(from existing business) 73% <b>Required Investment BDT 40,000(as equity) 27 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; soap, cosmetics, detergent etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Nawabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>9,00,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,125	63,750	7,65,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>7,65,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	1,200
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,550</b>	<b>54,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics		20,000	20,000	1	20,000	20,000	40,000
Total grocery item		30,000	30,000		20,000	20,000	50,000
<b>Total</b>			<b>50,000</b>	<b>1</b>		<b>40,000</b>	<b>90,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	3,800	1,14,000	13,68,000	14,36,400	15,08,220
<b>Total Sales (A)</b>	<b>3,800</b>	<b>1,14,000</b>	<b>13,68,000</b>	<b>14,36,400</b>	<b>15,08,220</b>
<b>Less. Variable Expense</b>					
Grocery Item	3,230	96,900	11,62,800	12,20,940	12,81,987
<b>Total variable Expense (B)</b>	<b>3,230</b>	<b>96,900</b>	<b>11,62,800</b>	<b>12,20,940</b>	<b>12,81,987</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>570</b>	<b>17,100</b>	<b>2,05,200</b>	<b>2,15,460</b>	<b>2,26,233</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,000	5,500
Transportation		1,000	12,000	12,500	13,000
Salary (Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,700
Mobile Bill		500	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>7,200</b>	<b>92,400</b>	<b>93,200</b>	<b>94,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,900</b>	<b>1,18,800</b>	<b>1,22,260</b>	<b>1,32,033</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	1,18,800	1,22,600	1,32,033
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102800	2,09,400
	<b>Total Cash Inflow</b>	<b>1,58,800</b>	<b>2,25,400</b>	<b>3,41,433</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
			16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>		
<b>3</b>	<b>Net Cash Surplus</b>	<b>102800</b>	<b>2,09,400</b>	<b>3,25,433</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chandrakhola Bazar,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











গ্রামীণ ব্যাংক

আমের পাশে বই

ফর্ম নং-১

দেশ  
কার্যালয়

তারিখ: ১৯/০৮/১৯

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স্বাক্ষর











# FAMILY PICTURE