

**Proposed NU Business Name: Tamim Departmental store**

২য় দফার আবেদন

Project identification and prepared by: Md Mofazzal hossain  
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. JAHIDUL ISLAM CHONCHOL</b>
Age	:	02-06-1982 (35 Years)
Education, till to date	:	B S S
Marital status	:	Married
Children	:	2 Dauther
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill: Raza bari P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	<b>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD. KHADEMUL ISLAM</b>
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 50(Female), Member ID: Member since: First loan: BDT 2,000
Further Information:		Existing Loan: BDT 0/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-253528
Mother's Contact No.	:	01778-929636
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**ANOWARA BEGUM** joined Grameen Bank since 22 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Tamim Departmental store</b>
Location	:	Elenga Bas stand, Elenga Kalihati, Tangail
Total Investment in BDT	:	BDT 12,70,000/-
Financing	:	Self BDT 8,20,000 /-(from existing business) 64% Required Investment BDT 450,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35ft x 8 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing</li> <li>▪Cosmetics, Bag, Confectionary, Gift etc</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪None employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

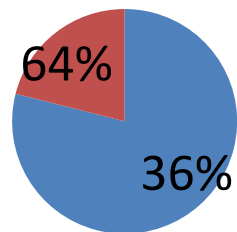
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics, Bag, Confectionary, Gift etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less. Variable Expense</b>			
Cosmetics, Bag, Confectionary, Gift etc	4,100	123,000	1,476,000
<b>Total variable Expense (B)</b>	4,100	123,000	1,476,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	324,000
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		1,000	12,000
Salary		5,000	60,000
Salary (stuff)		4,000	48,000
Generator Bill		150	1,800
Transportation		500	6,000
Entertainment		200	2,400
Mobile		200	2,400
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>11,250</b>	<b>165,600</b>
<b>Net Profit (E) [C-D]</b>		<b>15,750</b>	<b>158,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics			250,000			100,000	350,000
Bag			150,000			50,000	200,000
Confectionary			50,000			50,000	100,000
Marage Item			50,000			50,000	100,000
Stationary			50,000			50,000	100,000
Toys			100,000			50,000	150,000
Gift Item			150,000			100,000	250,000
							-
etc			20,000				20,000
security							-
			820,000			450,000	1,270,000

## Source of Finance



Entrepreneur Contribution	820000
Investors Investment	450000
<b>Total</b>	<b>1270000</b>

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cosmetics, Bag, Confectionary, Gift etc	6,400	192,000	2,304,000	2,419,200	2540160
<b>Total Sales (A)</b>	6,400	192,000	2,304,000	2,419,200	2,540,160
<b>Less. Variable Expense</b>				-	-
Cosmetics, Bag, Confectionary, Gift etc	5,248	157,440	1,889,280	1,983,744	2,082,931
<b>Total variable Expense (B)</b>	5,248	157,440	1,889,280	1,983,744	2,082,931
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,152	<b>34,560</b>	<b>414,720</b>	<b>435,456</b>	<b>457,229</b>
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		1,200	6,000	6,000	6,000
Salary		5,000	60,000	60,000	60,000
Salary (stuff)		4,000	-	-	-
Generator Bill		150	1,800	1,800	1,800
Transportation		700	8,400	35,000	36,000
Entertainment		400	4,800	2,400	2,400
Mobile		300	3,600	1,800	1,800
Guard		200	2,400	4,000	4,000
<b>Total fixed Cost (D)</b>		<b>11,950</b>	<b>87,000</b>	<b>111,000</b>	<b>112,000</b>
<b>Net Profit (E) [C-D]</b>		<b>22,610</b>	<b>327,720</b>	<b>324,456</b>	<b>345,229</b>
Pavback			<b>180,000</b>	<b>180,000</b>	<b>180,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	450,000		
1	Net Profit	327,720	324,456	345,229
1	Depreciation (Non cash item)			
1	Opening Balance of Cash Surplus		147,720	174,300
	<b>Total Cash Inflow</b>	<b>777,720</b>	<b>354,300</b>	<b>519,529</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	450,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	180,000	180,000	180,000
	<b>Total Cash Outflow</b>	<b>630,000</b>	<b>180,000</b>	<b>180,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>147,720</b>	<b>174,300</b>	<b>339,529</b>

## *SWOT ANALYSIS*

### **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;10Years

### **W**EAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

### **T**HREATS

Theft  
Fire  
Political unrest