

Proposed NU Business Name: **TASHFIYA MEDIA CORNER**



Project identification and prepared by: MD. Mahfuja Khatun
Sokhipur

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HALIM
Age	:	09-07-1991 (26 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son Daughter
No. of siblings:	:	1 Sisters
Address	:	Vill: kutubpur P.O: Kutubpur P.S: Sokhipur 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	:	MST.JOLIMON
(iii) Father's name	:	MD.RAJA MAHMUD
(iv) GB member's info	:	Branch :Rosul Ghatail Centre 10 (Female), Member ID: 2162 , Group No: 04 Member since: 28-08-2002(15Years) First loan: BDT 4,000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan:27590
(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.)	:	No
Business Experiences and Training Info	:	No experience in running business.No in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723936103
Family's Contact No.	:	01709510650
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.JOLIMON joined Grameen Bank since 15 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

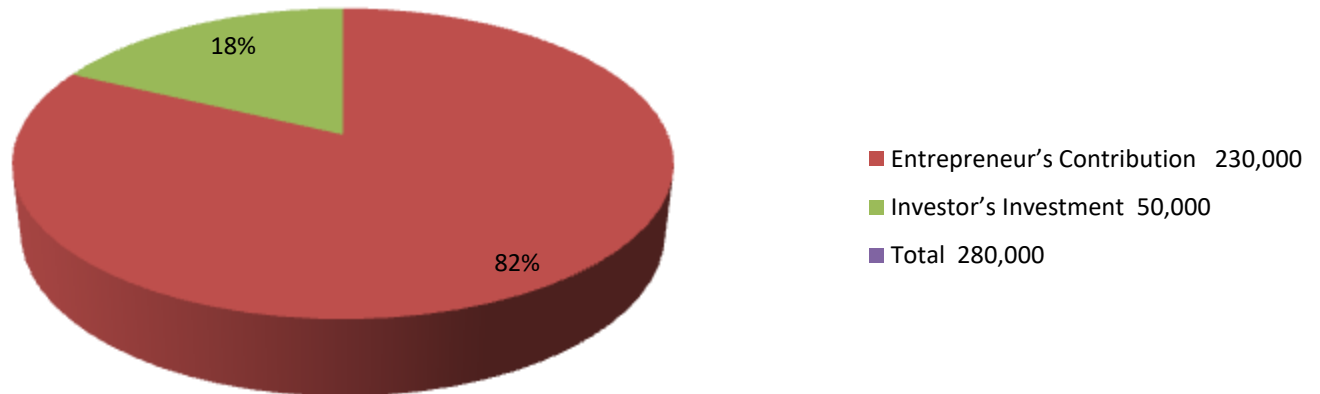
Proposed Nobin Udyokta Business Info

Business Name	:	TASHFIYA MEDIA CORNER
Location	:	Tangail
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 230000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 14ft= 420 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Fotocopy Machine, Mobile.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪The shop rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile, Photocopy Machine etc.	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Mobile, Photocopy Machine etc.	2560	76800	921600
Total Variable Expense	2560	76800	921600
Contribution Margin (CM) [C=(A-B)]	640	19200	230400
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportation		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		200	2400
Mobile Bill		600	7200
Total Fixed Cost (D)		14600	175200
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile, Photocopy Machine etc.			200,000			50,000	250,000
			0			0	0
			0			0	0
Security			30,000			0	30,000
	0	0	230,000	0	0	50,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,Photocopy Machine etc.	3700	111000	1332000	1398600	1468530
0	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
Mobile,Photocopy Machine etc.	2960	88800	1065600	1118880	1174824
Total Variable Expense	2960	88800	1065600	1118880	1174824
Contributon Margin (CM) [C=(A-B)]	740	22200	266400	279720	293706
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	0	0
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		600	7200	7300	7400
Total Fixed Cost (D)		14600	172800	168100	169460
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			20,000	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	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	Total Cash Inflow	141,200	166,960	247,508
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	71,200	146,960	227,508

SWOT ANALYSIS

STRENGTH

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

