

Proposed NU Business Name: **TAPOS STORE**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPOS DAS
Age	:	01-06-1988(29Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:RESHEPARA P.O ;VAGAR P.S: KARANIGONJ 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	:	SHAYA RANI DAS
(iii) Father's name	:	GOBINDHO CHANDRA DAS
(iv) GB member's info	:	Branch: TAGOREYA, Centre # 2/M(Female), Member ID: 1226/2, Group No: 05 Member since:1991-1997(5 Years) First loan: BDT 5,000/- Existing loan :10,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	06years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-685149
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAYA RANI DAS joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

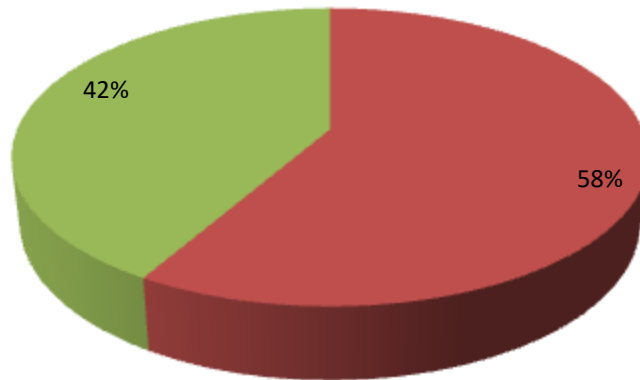
Business Name	:	TAPOS STORE
Location	:	Vill:RESHEPARA P.O ;VAGAR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	BDT 96000/-
Financing	:	Self BDT 56000/- (from existing business)58 % Required Investment BDT 40000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Condance Milk Biscut Coul etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Condance Milk Biscut Coul	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Condance Milk Biscut Coul	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		300	3600
Electric Bill			0
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		5450	65400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Condace Milk	100	50	5000					
Biscut	200	30	6000					
Coul	10	2500	25000		16	2500	40000	
Chips	1000	10	10000					
ata	10	1000	10000					
Total			56000				40000	96000



- Entrepreneur's Contribution 56,000
- Investor's Investment 40,000
- Total 96,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Condance Milk Biscut Coul	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Condance Milk Biscut Coul	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		300	3600	3600	3600
Electric Bill		0	0	300	600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5800	69600	70120	70646
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76400	157420
	Total Cash Inflow	132,400	173,420	259,291
2	Cash Outflow			
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
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	76,400	157,420	243,291

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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





