

Proposed NU Business Name: TINNI STORE



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	TANVIR RAHMAN
Age	:	03-03-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	1 son
No. of siblings:	:	04 Brother & 02 Sisters
Address	:	Vill: Kodomtoli P.O:d-Ambaria P.S:Dhanbari 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	:	SHAHINA BAGUM
(iii) Father's name	:	MD: AZAHARUL ISLAM
(iv) GB member's info	:	Branch: Mirzabari, Modhupur , Centre # 7(Female), Member ID: 1262/1, Group No: 06 Member since: 2012 (<i>running</i>) First loan: BDT 8,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 9880
(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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01936486260
Family's Contact No.	:	01736430343
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHINA BEGUM Joined Grameen Bank Since 05 Years Ago. At First She Took 8,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TINNI STORE
Location	:	Dhopakhali bazar donbari,Tangail.
Total Investment in BDT	:	BDT 84,000
Financing	:	Self BDT 44,000(from existing business) 52% Required Investment BDT 40,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 10ft= 200 Square ft
Security of the shop	:	20000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; soap,oil,ice cream , etc. ▪Average20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The Shop is Rented ▪Collects goods from Donbari. ▪Agreed grace period is 3 months.

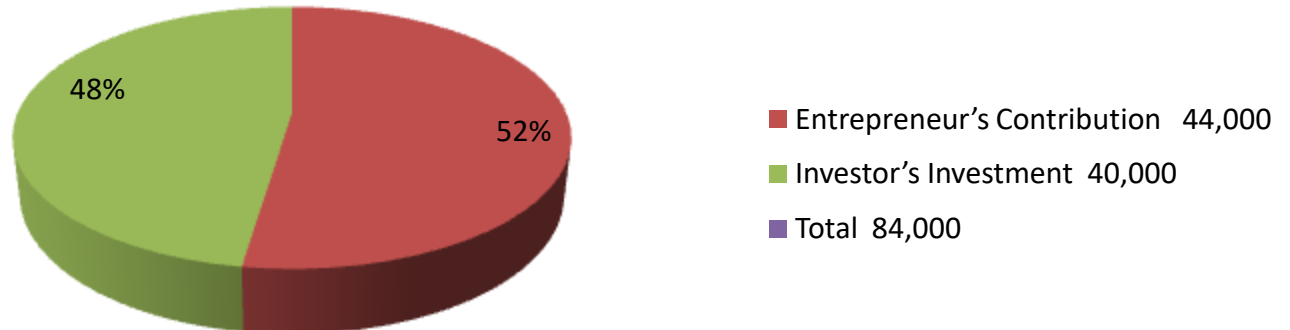
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
soap,oil,cold drinks	3,800	114,000	1368000
Total Sales (A)	3,800	114,000	1368000
Less. Variable Expense			
soap,oil,cold drinks	3,040	91,200	1094400
	0	0	0
	0	0	0
Total variable Expense (B)	3,040	91,200	1094400
Contribution Margin (CM) [C=(A-B)]	760	22,800	273600
Less. Fixed Expense			
Rent		1500	18,000
Electricity bill		500	6,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		100	1,200
Genaretor		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		8,650	103,800
Net Profit (E) [C-D]		14,150	169,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Soap	50p	30	2000				2000
Oil		0	2000			10,000	12000
Biscut		0	3000			20000	15000
Camol pani			5,000				5,000
Others			10,000			10,000	20,000
			0			0	0
Security			20,000				20,000
Total			44,000			40,000	84,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
soap,oil,cold drinks	4200	126000	1512000	1587600	1666980
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
murgi dim	3360	100800	1209600	1270080	1333584
Total Variable Expense	3360	100800	1209600	1270080	1333584
Contributon Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	72000	864000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		8650	102000	166200	958830
Net Profit (E)= [C-D]		16550	198600	208530	218957
Investment Pay Back			16,000	16,000	16,000

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

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	198,600	208530	218956.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182600	375130
	Total Cash Inflow	238,600	391,130	594,087
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	182,600	375,130	578,087

SWOT ANALYSIS

STRENGTH

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







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