

Proposed NU Business Name: **TAPON STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED TAPON
Age	:	04-05-1988(29Years)
Education, till to date	:	Class iiv
Marital status	:	Married
Children	:	01 Soon
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill:North ranggamaliyaP.O Tol basael;P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROHIMA BEGUM
(iii) Father's name	:	MOTALEB KHAN
(iv) GB member's info	:	Branch: Imamgong, Centre # 40(Female), Member ID: 2183, Group No: 04 Member since:01-02-1992-1998(06Years) First loan: BDT 2,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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	:	02years of business experience. : 02 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.	:	01786-423760
Family's Contact No.	:	01831-795978
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAPON STORE
Location	:	North ranggamaliya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 143,000/-
Financing	:	Self BDT 93,000 /- (from existing business)65% Required Investment BDT 500,00/- (as equity) 34%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 12 ft= 264 square ft
Security of the shop	:	16000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuite, sop,soft drink,coil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The firm is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuite, sop,soft drink,coil etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Biscuite, sop,soft drink,coil etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Entertainment		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D)		5,500	66,000

Investment Breakdown

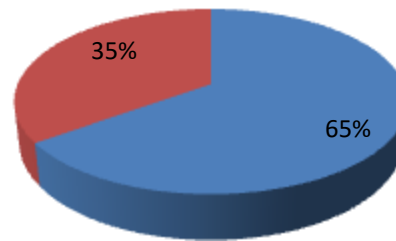
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
biscuit	50	350	17500		50	350	17,500	35,000
sop	5	850	4250		20	850	17,000	21,250
milk	12	320	3840		20	320	6,400	10,240
harpice	20	70	1400		30	70	2,100	3,500
electronice	0	0	8000		0	0	5,000	13,000
soft drink	6	770	4620		3	770	2,310	6,930
coil	24	40	960		0	0	0	960
canacur	100	85	8500		0	0	0	8,500
other	0	0	800		0	0	0	800
tv	1	3500	3500					3,500
freeze	2	12000	24000		0	0	0	24,000
Security			16000			0	0	16,000
Total			93370			2360	50,310	143,680

Source of finance

■ Entrepreneur investment 93,000

■ Investore investment 50,000

■ Total investment 143,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Biscuite, sop,soft drink,coil etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Biscuite, sop,soft drink,coil etc.	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Rent		900	10,800	10,800	10,800
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	5,500	5,500	5,500
Total Fixed Cost		6,500	83,500	83,860	84,238
Net Profit (E) [C-D)		10,300	118,100	127,820	138,026
Investment Payback			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	118,100	127,820	138,026
1.3	Depreciation (Non cash item)	5500	5500	5500
1.4	Opening Balance of Cash Surplus		103,600	216,920
	Total Cash Inflow	173,600	236,920	360,446
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,600	216,920	340,446

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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





