

Proposed NU Business Name: **TAPOSH STORE**

২য় দফার আবেদন



Project identification and prepared by: Md Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ASHIS CHONDRO DAS
Age	:	02-07-1991(26 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	Null
No. of siblings:	:	1Brother 0 Sister
Address	:	Vill: Dulkan P.O: Jugipal 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	:	SHEFALI RANI DAS
(iii) Father's name	:	SHUVOL CHONDRO DAS
(iv) GB member's info	:	Branch:Elenga Centre # (Female), Member ID: Group No: 04 Member since: 03-05-2004(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

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	:	7 years experience in running business. He has 5 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01746-174541
Mother's Contact No.	:	01794-678679
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI RANI DAS joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	: TAPOSH STORE
Location	:	Elenga bazar ,Elenga , kalihati , Tangail .
Total Investment in BDT	:	BDT 316600
Financing	:	Self BDT 166000(from existing business) 52% Required Investment BDT 150,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 10.000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, , Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is own. ▪Collects goods from Elenga Bazar. ▪Agreed grace period is 3 months.

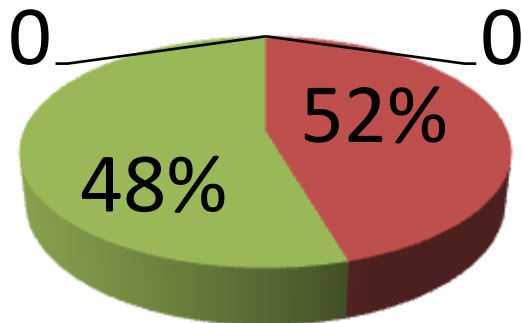
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	4,200	126,000	1,512,000
	4,200	126,000	1,512,000
Less. Variable Expense		0	0
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	3,570	107,100	1,285,200
Total variable Expense (B)	3,570	107,100	1,285,200
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800
Less. Fixed Expense			
Rent			0
Electricity Bill		500	6,000
Transportation		400	4,800
Salary (self)		7000	84,000
Salary (self)		0	0
Entertainment		200	2,400
Generator Bill		150	1,800
Mobile Bill		400	4,800
Generator Bill			0
Total fixed Cost (D)		8650	103800
Net Profit (E) [C-D]		10,250	123,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rice	5	3000	15,000	40	3000	120,000	135,000
Drink	12	600	7,200	50	600	30,000	37,200
Juice	12	1200	14,400			0	14,400
Patoto	200	10	2,000			0	2,000
Chanachur	21	2000	42,000			0	42,000
Suap	400	35	14,000			0	14,000
Oil	6	4000	24,000			0	24,000
Cocinat oil	1	1000	1,000			0	1,000
Wheel			8,000			0	8,000
Other			4,000			0	4,000
Cash			35,000			0	35,000
			166,600			150,000	316,600

Source of Finance



Entrepreneur Contribution	166,600
Investors Investment	150,000
Total Investment	316600

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	5,700	171,000	2,052,000	2,154,600	2,262,330
Total Sales (A)	5,700	171,000	2,052,000	2,154,600	2,262,330
Less. Variable Expense		0	0	0	0
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	4,845	145,350	1,744,200	1,831,410	1,922,981
Total variable Expense (B)	4,845	145,350	1,744,200	1,831,410	1,922,981
Contribution Margin (CM) [C=(A-B)	855	25,650	307,800	323,190	339,350
Less. Fixed Expense				0	
Rent			0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		400	4,800	4,800	4,800
Salary (self)		7000	84,000	84,000	84,000
Salary (self)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Generator Bill		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
Generator Bill			0	0	0
Total fixed Cost (D)		8650	103800	103,800	103,800
Net Profit (E) [C-D)		17,000	204,000	214,200	204,000
Payback			60000	60000	60000

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	150,000		
1.2	Net Profit	204,000	214,200	204,000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		144,000	298,200
	Total Cash Inflow	354,000	358,200	502,200
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	144,000	298,200	442,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 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











Family Picture

