

# TANIA GENERAL STORE



**Grameen Shakti SamaJik Byabosha Ltd.**

## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	<b>MD RAHMOT ULLAH</b>
Age	:	07- 02-1989 (25 Years)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers & 3 Sisters
Permanent Address	:	Vill: Jongolbari P.O: Jongolbari P.S: Barishgonj Dist: Kishorgonj
Present Address	:	Holding No. 67, Nondapara, Club mor, Dokshinkhan, 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	:	Mrs. <b>MOMOTA</b>
(iii) Father's name	:	Mr. <b>MD: AHMMOD ALI</b>
(iv) GB member's info	:	Branch: Dokshinkhan utara Centre # 63 (Female), Member ID: 5171, Group No: 04 Member since:01-02-2009 (5 Years) . First loan: 15,000 taka.
Further Information:		Existing loan: 40,000 Taka, Outstanding Loan: 30,320 Taka
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No
Education, till to date	:	Class Five

## ***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	:	Nine years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-006852
Father Contact No.	:	01914-080455
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>TANIA GENERAL STORE</b>
Location	:	Nondapara, Club mor, Dokshinkhan, Dhaka-1230
Total Investment in BDT	:	3,94,000 taka
Financing	:	Self BDT 1,94,000 (from existing business) 49% Required Investment BDT 2,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit, Onion, Garlic etc.</li><li>▪Average 20% gain on sales.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongi &amp; Dokshinkhan.</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Momota is a member of Grameen Bank since 5 years. At first she took 15,000 taka loan from Grameen Bank. Momota consecutively took loan from GB. Utilize loan in their own Tania General Store business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.



# Existing Business

BDT (TK)

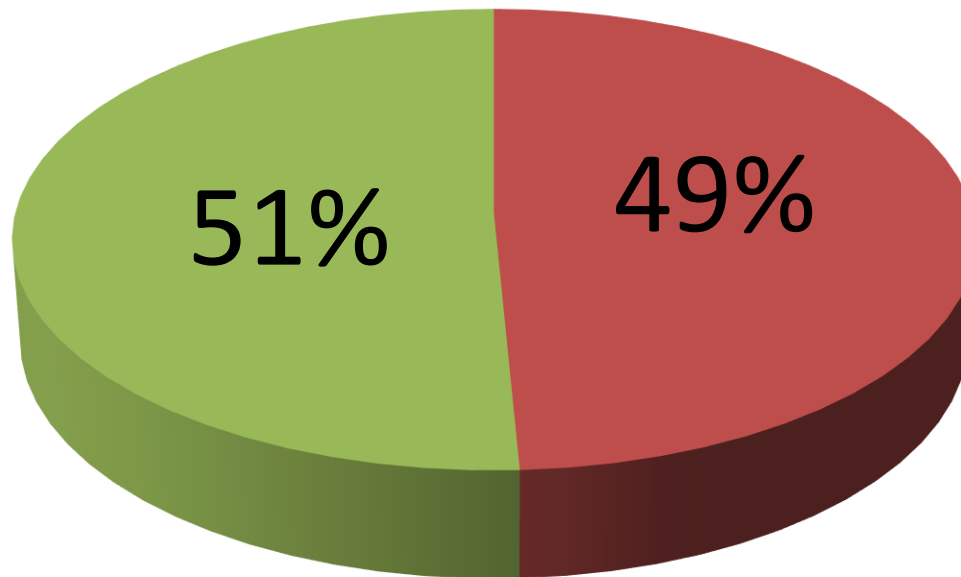
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Sugar, Biscuit	2,400	72,000	864,000
Noodles, Water, Soft Drinks, Cosmetics, Chips etc	1,800	54,000	648,000
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Sugar, Biscuit	2,000	60,000	720,000
Noodles, Water, Soft Drinks, Cosmetics, Chips etc	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		1,000	12,000
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		7,000	84,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>11,500</b>	<b>138,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Rice, Pulse, Flour, Sugar, Soap, Noodles, Soft Drinks, Biscuit, Chips, Cosmetics	1,60,000	2,00,000	3,60,000
Fridge	24,000	-	24,000
Security	10,000	-	10,000
<b>Total</b>	<b>1,94,000</b>	<b>2,00,000</b>	<b>3,94,000</b>

# Source of Finance

- Entrepreneur's Contribution 194,000
- Investor's Investment 200,000
- Total 394,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Sugar, Biscuit	4,200	126,000	1,512,000	1,587,600	1,666,980
Noodles, Water, Soft Drinks, Cosmetics, Chips etc	2,400	72,000	864,000	907,200	952,560
<b>Total Sales (A)</b>	<b>6,600</b>	<b>198,000</b>	<b>2,376,000</b>	<b>2,494,800</b>	<b>2,619,540</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Sugar, Biscuit	3,500	105,000	1,260,000	1,323,000	1,389,150
Noodles, Water, Soft Drinks, Cosmetics, Chips etc	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	25,200	26,460
Electricity Bill		1,500	18,000	18,900	19,845
Mobile Bill & SMS Monitoring		500	6,000	6,300	6,615
Transportation		2,000	24,000	25,200	26,460
Salary (self)		8,000	96,000	100,800	105,840
Guard		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>14,300</b>	<b>171,600</b>	<b>180,060</b>	<b>188,943</b>
<b>Net Profit (E) [C-D]</b>		<b>18,700</b>	<b>224,400</b>	<b>235,740</b>	<b>247,647</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>

# **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	224,400	235,740	247,647
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		146,800	304,940
	<b>Total Cash Inflow</b>	<b>426,800</b>	<b>384,940</b>	<b>554,987</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>146,800</b>	<b>304,940</b>	<b>474,987</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 9 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures





পুষ্টি ভরা  
চূলে,  
ইচ্ছেমতো  
স্টাইল-এ











কিছু ফলে গেলেন না তো



# FAMILY PICTURE

