Proposed NU Business Name: TITU STORE



Project identification and prepared by: Md Sirajul Islam

Ghatail Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.MEHEDI HASAN TITU		
Age	:	10-08-1991(25Y <i>ears</i>)		
Education, till to date	:	Class Nine		
Marital status	:	Married		
Children	:	Nill		
No. of siblings:	:	1 Sister		
Address	:	Vill: Chonkhola P.O: Chonkhola, P.S: Ghatail, Dist: Tangail.		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father HASNA BEGUM MD. ABDUL KHALEK Branch:Chonkhola, Ghatail, Centre # 01(Female), Member ID: 1141, Group No: 05 Member since: 13-02-2007 (09 Years) First loan: BDT 5,000 /- Existing Loan: BDT 35,000 Taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: BDT 8438Taka. Father No No 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	••	07 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01747-322003
Family's Contact No.	•	01719-088281
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASNA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan. She Gradually Took Loan in Agriculture And Home Development.

Proposed Nobin Udyokta Business Info			
Business Name	:	TITU STORE	
Location	:	Chonkhola Baazar,Tangail.	
Total Investment in BDT	:	BDT 575,000/-	
Financing	:	Self BDT 495,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 20 ft= 200 square ft	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Biscuit, Cosmetics, Soap, Washing Powder, Chanachur, Stationary, Noodles, Chips, Choclate, Icecream, Decorator item, Etc. Average 15% on grocaries & 100% gain on decoration sales. The business is operating by entrepreneur. Existing no employee. Entrepreneur is Owner Of The Shop Collects goods from Ghatail, Tangail. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Rice, Pulse, Oil, Biscuit, Cosmetics, Soap, Washing Powder, etc	2000	60000	720000	
Decorator	600	18000	216000	
Total Sales (A)	2600	78000	936000	
Less. Variable Expense				
Rice, Pulse, Oil, Biscuit, Cosmetics, Soap, Washing Powder, etc	1700	51000	612000	
Total variable Expense (B)	1700	51000	612000	
Contribution Margin (CM) [C=(A-B)	900	27000	324000	
Less. Fixed Expense				
Electricity Bill		200	2400	
Mobile Bill		300	3600	
Salary (self)		5000	60000	
Transportation		2000	24000	
Entertainment		200	2400	
Guard		100	1200	
Lebour		10000	120000	
Generator		100	1200	
Total fixed Cost (D)		17900	214800	
Net Profit (E) [C-D)		9100	109200	

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Rice, Pulse, Sugar, Potato, Biscuit, Chanachur, Soap, Washing Pawder, Oil, Salt, Soft Drinks	35000	80000	115000			
Decorator	460000		460000			
Total	495000	80000	575000			

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Pulse, Oil, Biscuit, Cosmetics, Soap, Washing Powder, etc	2900	87000	1044000	1096200
Decorator	600	18000	216000	226800
Total Sales (A)	3500	105000	1260000	423000
Less. Variable Expense				
Rice, Pulse, Oil, Biscuit, Cosmetics, Soap, Washing Powder, etc	2465	73950	887400	931770
Total variable Expense (B)	2465	73950	887400	931770
Contribution Margin (CM) [C=(A-B)	1035	31050	372600	391230
Less. Fixed Expense				
Electricity Bill		200	2400	2400
Mobile Bill		350	4200	4200
Salary (self)		5000	60000	60000
Transportation		2000	24000	24000
Guard		100	1200	1200
Entertainment		250	3000	3000
Labor		10000	120000	120000
Generator		100	1200	1200
Total Fixed Cost		18000	216000	216000
Net Profit (E) [C-D)		13050	156600	175230
Investment Payback			48000	48000

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	156600	175230
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		108600
	Total Cash Inflow	236600	283830
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	48,000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	108600	235830

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:01 Others:0

Experience & Skill: 07 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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FAMILY PICTURE

