

## Proposed NU Business Name: **TANHA STORE**



Project identification and prepared by: Md Nurul Islam,  
Kaliakoir Unit, Gazipur

Project verified by: MD Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD BASED MIA</b>
Age	:	05-11-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kaliadaha, P.O: Boroibari ,P.S: Kaliakoir Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JOCHNA BEGUM</b>
(iii) Father's name	:	<b>MD SHAHAB UDDIN</b>
(iv) GB member's info	:	Branch: Boroibari,Kaliakoir, Centre # 39(Female), Member ID: 2944, Group No:03 Member since: 20-01-88 ( 28Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 58840
(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	:	05 years experience in running business. Own business 05 Years He has 4 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-243606
Mother's Contact No.	:	01727-333697
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOCHNA BEGUM** joined Grameen Bank since 28 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TANHA STORE</b>
Location	:	Choumohoni Baazar, Charghat, Rajshahsi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 1000,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24ft x 11ft= 264square ft
Security of the shop	:	BDT Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Soap, Coconut oil, body spray, Biscuit etc</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The shop is rented..</li><li>▪Collects goods from Kaliakoir</li><li>▪Agreed grace period is 3 months.</li></ul>

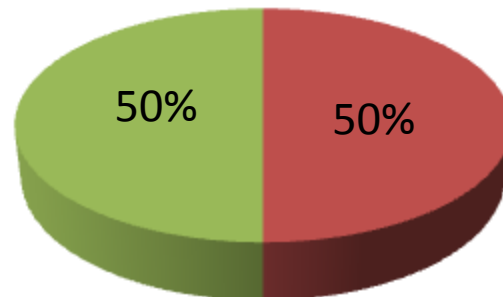
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Soap, Coconut oil, body spray, Biscuit etc	3400	102000	1224000
<b>Total Sales (A)</b>	3400	102000	1224000
<b>Less Variable Expense</b>			
Soap, Coconut oil, body spray, Biscuit etc	2890	86700	1040400
<b>Total variable Expense (B)</b>	2,890	86700	1040400
<b>Contribution Margin (CM) [C=(A-B)]</b>	510	15300	183600
<b>Less Variable Expense</b>			
Rent		1,400	16800
Electricity bill		250	3000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		7,950	95400
<b>Net Profit (E)= [C-D]</b>		7,350	88200

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Soap	428	35	14,980	0	0	3,000	17,980
Soft drinks	323	58	18,734	0	0	10,000	28,734
Coconut oil	0	0	20,000	0	0	5,000	25,000
Paste	0	0	0	0	0	0	0
Powder, Body spray	0	0	0			30,000	30,000
Biscuit	13	300	3,900	0	0	15,000	18,900
Candle, Agor,	0	0	17,000	0	0	2,000	19,000
Others	0	0	25,386		0	35,000	60,386
<b>Total</b>		<b>393</b>	<b>100,000</b>	<b>0</b>	<b>0</b>	<b>100,000</b>	200,000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Soap, Coconut oil, body spray, Biscuit etc	5800	174000	2088000	2192400
<b>Total Sales (A)</b>	5800	174000	2088000	2192400
<b>Less Variable Expense</b>				
Soap, Coconut oil, body spray, Biscuit etc	4930	147900	1774800	1863540
<b>Total variable Expense (B)</b>	4,930	147900	1774800	1863540
<b>Contribution Margin (CM) [C=(A-B)</b>	870	26100	313200	328860
<b>Less Variable Expense</b>				
Rent		1,400	16,800	16,800
Electricity bill		450	5400	5600
Transportation		1,500	18000	19,000
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		200	2400	2400
Mobile bill		200	2400	2600
<b>Total fixed cost (D)</b>		11,750	141000	142,400
<b>Net Profit (E)= [C-D]</b>		14350	172200	186,460
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	172,200	186,460
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		112,200
	<b>Total Cash Inflow</b>	272200	298660
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	112,200	238660

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











DBBL  
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কড়া হয়

মোবাইলে **322#**  
TopUp  
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# FAMILY PICTURE

