

Proposed NU Business Name: **TARIKUL CHAUL GHOR**



Project identification and prepared by: MD. Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Tarikul Islam
Age	:	20-08-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Matrashul , P.O: Surail , P.S: kahalu, Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MD ALEFA BEGUM
(iii) Father's name	:	MD AMIJAR RAHMAN
(iv) GB member's info	:	Branch: Narhottro, Cahala, Centre # 44 (Female), Member ID: 3051/3, Group No: 04 Member since: 06-05-2006 (10 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 8240
(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	:	13 years experience in running business 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01957-962125
Mother's Contact No.	:	01990-892844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD ALEFA BEGUM joined Grameen Bank since 10 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	:	TARIKUL CHAUL GHOR
Location	:	
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 130000/-(from existing business) 62% Required Investment BDT 80,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Bran etc.▪ 15% Gain of sale.▪The business is operating by entrepreneur. Existing 01 employee.▪01 will be appointed in the future.▪Collects goods from Bogra▪Agreed grace period is 3 months.

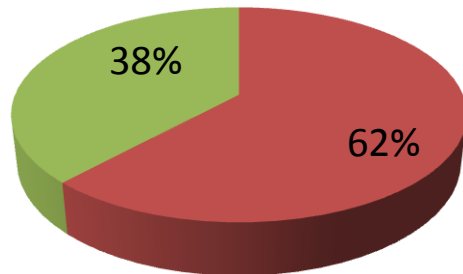
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Bran, Soap etc.	5200	156000	1872000
Total Sales (A)	5200	156000	1872000
Less Variable Expense			
Rice, Oil, Bran, Soap etc.	4420	132600	1591200
Total variable Expense (B)	4,420	132600	1591200
Contribution Margin (CM) [C=(A-B)	780	23400	280800
Less Variable Expense			
Electricity bill		300	3600
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		300	3600
Guard		300	3600
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		14,400	172800
Net Profit (E)= [C-D]		9,000	108000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	3000	30,000	15	3,000	45,000	75,000
Soap (Sandalina)	50	38	1,900	0	0	0	1,900
Soap (Lux)	100	38	3,800	0	0	0	3,800
Soft drinks	150	35	5,250	0	0	0	5,250
Biscuit	50	10	500	0	0	0	500
Rice	15	2600	39,000	10	2600	26,000	65,000
Soyabin oil	150	80	12,000	0	0	0	12,000
Oil cake	8	2600	20,800	0	0	0	20,800
Chaff	2	1000	2,000	0	0	0	2,000
Others	1	14750	14,750	1	9000	9,000	23,750
	536	0	130,000	26	0	80,000	210,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 80,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Oil, Bran, Soap etc.	8000	240000	2880000	3024000
Item				
Total Sales (A)	8000	240000	2880000	3024000
Less Variable Expense				
Rice, Oil, Bran, Soap etc.	6800	204000	2448000	2570400
Item				
Total variable Expense (B)	6,800	204000	2448000	2570400
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600
Less Variable Expense				
Electricity bill		500	6000	6300
Transportation		3,500	42,000	43,000
Salary (self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		300	3600	3600
Guard		300	3600	3600
Generator		300	3600	3600
Mobile bill		550	6600	6700
Total fixed cost (D)		20,150	241,800	243,200
Net Profit (E)= [C-D]		15850	190200	210,400
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	190,200	210,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		142,200
	Total Cash Inflow	270200	352600
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	142,200	304600

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 13 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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Man in a pink shirt standing in the shop.

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