#### Proposed NU Business Name: TUSHAR STORE



Project identification and prepared by: Md.Ataur Rahman Bason Unit, Gazipur

Project verified by: MD. Rofiqul Islam



#### Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAMIDUL ISLAM		
Age	:	30-03-1995 (21 Years)		
Education, till to date	:	HSC		
Marital status	:	Unmarried		
Children	:	None		
No. of siblings:	:	1 Brother And 1 Sister		
Present Address		Vill: Etahata P.O: Kodda Bazar P.S: Gazipur Shodar Dist: Gzipur		
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 NASIMA AKTER NASIMA AKTER MD.TAKBIR HOSSAIN Branch: Bashon, Centre # 26/M (Female), Member ID: 1970, Group No: 02 Member since: 25-10-2007 (09 <i>Years</i> ) First Ioan: 15000 Taka.		
Further Information: (v) Who pays GB loan installment	:	Outstanding loan:Nil No		
(vi) Mobile lady	:	No		
<ul><li>(vii) Grameen Education Loan</li><li>(viii) Any other loan like GB, BRAC ASA etc</li></ul>	:	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	•	Five years experience in running business.
Training Info	:	He has no trained
Other Own/Family Sources of Income	•	Father's Income (House Rent)
Other Own/Family Sources of Liabilities	•	None
Entrepreneur Contact No.	:	01989738182
Fathers Contact No.	:	01963921952
NU Project Source/Reference		Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

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

Nasima Akter is a member of Grameen Bank. since 09 years. At first he took 15,000 taka loan from Grameen Bank. Hmida Begum gradually took loan from GB. Utilize loan in her Husband Business.

Proposed Nobin Udyokta Business Info				
Business Name	•	Tushar Store		
Location	••	Chowrasta, Gazipur		
Total Investment in BDT	••	BDT =400000 taka		
Financing	••	Self BDT 250000 (from existing business) 62% Required Investment BDT 150000 (as equity) 38%		
Present salary/drawings from business (estimates)	• •	BDT 5,000 Taka		
Proposed Salary	••	BDT 5,000 Taka		
Size Of Shop	••	10 ft *12 ft=120 Square ft.		
Sequrity Of The Shop		BDT 212,000 Taka.		
Implementation	•	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Rice, Dal, Soyabin, Salad oil,Ghee,Flower,Cosmetic Item,Soap,Mosla Item,Suger,Salt,Wassing power etc.</li> <li>The business is operating by entrepreneur. Existing No employee.</li> <li>Collects goods from Saver.</li> <li>The shop is Rent.</li> <li>Average Gain on Sale 13%</li> <li>Agreed grace period is 3 months.</li> </ul>		

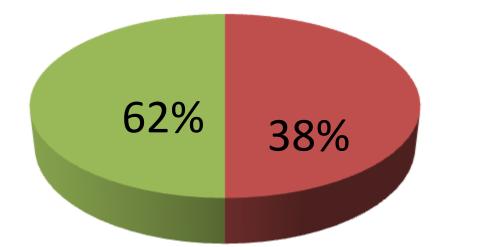
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Existing Business				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Grocery Item	5500	165000	198,0000	
Total Sales (A)	5500	165000	198,0000	
Less. Variable Expense				
Grocery Item	4785	143550	1722600	
Total variable Expense (B)	4785	143550	1722600	
Contribution Margin (CM) [C=(A-B)	715	21450	257400	
Less. Fixed Expense				
Rent		5000	60000	
Electricity Bill		600	7,200	
Mobile Bill		150	1,800	
Transportation		15,00	18,000	
Entertainment+Genarator		100+300=400	4,800	
Gurd				
		300	3,600	
Salary(self)		5000	60000	
Total fixed Cost (D)		12950	155400	
Net Profit (E) [C-D)		8500	102000	

Investment	Brea	kd	lown

Particulars	Existing	Proposed	Proposed Total
Rice,Salt,Suger,potato	49940	56900	106840
Oil,Flour,parasut oil	34615	16500	51115
Ghee,Soap,Cosmatic	45260	31000	76260
Dal, Spice	87000	45600	132600
Parasut, Brush, Shampo,Etc	33185		33185
Total	250000	150000	400000

### **Source of Finance**





Financial Projection				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	7,000	210000	2520000	2646000
Total Sales (A)	7,000	210000	2520000	2646000
Less. Variable Expense				
Grocery Item	6,090	182700	2192400	2302020
Total variable Expense (B)	6,090	182700	2192400	2302020
Contribution Margin (CM) [C=(A-B)	910	27300	327600	343980
Less. Fixed Expense				
Rent		5000	60000	60000
Electricity Bill		600	7200	7200
Mobile bil		200	2400	2500
Transportation		2000	24000	25000
Entertainment +Getator		500	6000	6100
Gurd		300	3600	3600
Salary(Self)		5000	60000	60000
Total Fixed Cost		13600	163200	164400
Net Profit (E) [C-D)		13700	164400	179580
Investment Payback			90000	90000

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

<b>SI</b> #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	164,400	179,580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	314,400	253,980
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	.3 Investment Pay Back (Including Ownership Tr. Fee) 90,000 90,000 90,000		90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	74,400	163,980



## STRENGTH **X**EAKNESS Lack of Capital/Investment Employment: Self: 01 Family:0,Others:01 Experience & Skill : 02 Years Quality goods & services; Skill and experience; THREATS PPORTUNITIES Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers; Local competitors;

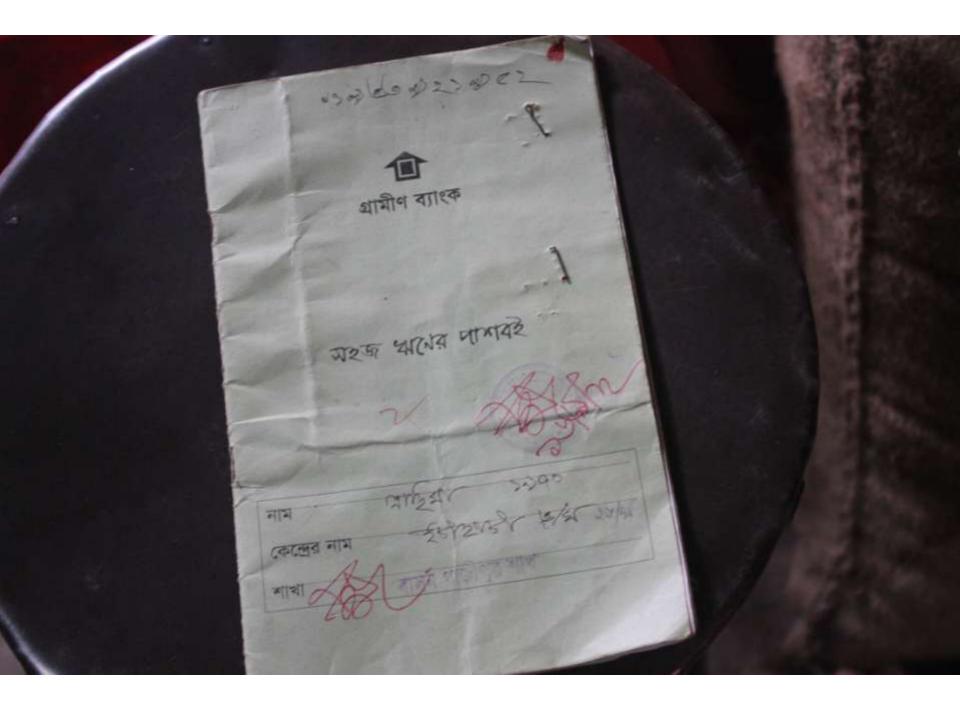
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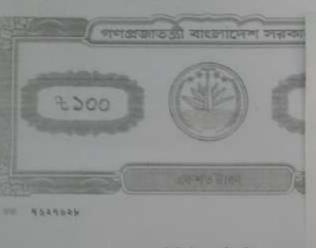
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