#### Proposed NU Business Name: TITU STORE



Project identification and prepared by: Md.Lokman hakim Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Grameen Shakti Samajik Byabosha Ltd.

### Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABU TAHER
Age	:	24-12-1982(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nill
No. of siblings:	:	02 Brother,02Sister
Address	:	Vill :Bokparar P.O Boshonto kedar: P.S:Mohanpur Dist: Rajshahi.
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 MOST ASIA MOST ASIA MD . ABDUS SALAM Branch: Mowgasi,Mohanpur Centre # 9 (Female), Memb 2474/1 Group No: 01 Member since: 10-01-2001-2006 (6Years) First Ioan: BDT 4,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT Paid
(v) Who pays GB loan installment	:	No
(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	:	Eight years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-258503
Mother's Contact No.	:	01823-333888
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

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

**MOST.ASIA** joined Grameen Bank since 06 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took No loan from GB. Utilize loan in business.

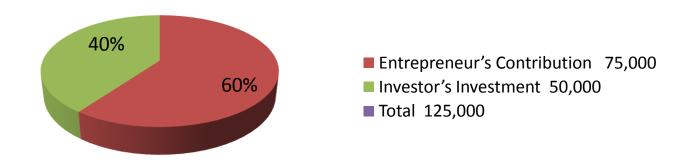
Proposed Nobin Udyokta Business Info					
Business Name	:	TITU STORE			
Location		Bidirpur Bazar ,Boshonto kedar:,Mohanpur ,Rajshahi.			
Total Investment in BDT	:	BDT 1,25,000/=			
Financing	:	Self BDT 75,000(from existing business)60%			
		Required Investment BDT 50,000(as equity) 40%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	12 ft x 10 ft= 120 square ft			
Security of the shop	:	Nill			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like, Biscit, Soft Dringks, Doi, Mishti etc.</li> <li>Average 20% gain on sale.</li> <li>The business is operating by entrepreneur.</li> <li>He is doing his business in renting place.</li> <li>Collects goods from Keshorhat, Kamargone.</li> <li>Agreed grace period is 3 months</li> </ul>			

## **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue (sales)		-	
Modi item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Modi item	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)	450	13,500	1,62,000
Less. Fixed Expense			
Rent		350	42,00
Electricity Bill		300	3,600
Mobile Bill		250	3,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard Bill			
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D)		5,300	63,600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	7	5000	35,000	6	5000	30,000	65,000
Solt	3	1000	3,000		-	-	3,000
Daul	2	3000	6,000	-	-	-	3,000
Oil	100	100	10,000	-	-	-	10,000
Others	-		12,000				12,000
Cosmetics Item	-	-	10,000	-	-	20,000	30,000
Total	112		75,000	190		50,000	1,25,000

**Source of Finance** 



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Grosary item	5000	1,50,000	18,00,000	18,90,000	
Total Sales (A)	5000	1,50,000	18,00,000	18,90,000	
Less. Variable Expense					
Grosary item	4,250	1,27,500	15,30,000	16,06,500	
Total variable Expense (B)	4,250	1,27,500	15,30,000	16,06,500	
Contribution Margin (CM) [C=(A-B)	750	22,500	2,70,000	2,83,500	
Less. Fixed Expense					
Rent		350	4,200	4,200	
Electricity Bill		300	3,600	4,000	
Mobile Bill		400	4,800	5,000	
Transportation		2,000	24,000	25,000	
Salary (self)		5,000	60,000	60,000	
Salary (self)					
Entertainment		400	4,800	5,000	
Total Fixed Cost		8,450	1,01,400	1,03,200	
Net Profit (E) [C-D)		14,050	1,68,600	1,80,300	
Investment Payback			30,000	30,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,68,600	1,80,300
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,38,600
	Total Cash Inflow	2,18,600	3,18,900
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,38,600	2,88,900



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 08 Years Quality goods & services; Skill and experience;

# **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

# **O**<sub>PPORTUNITIES</sub>

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

### THREATS

Theft Fire Political unrest Pictures

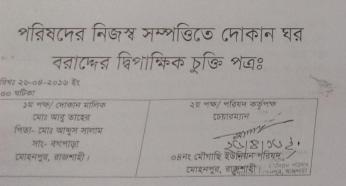








কর ০৫৯৬৫৬৭



চুজি সম্পাদিত হইতেছে যে, ৪নং মৌগাছি ইউনিয়ন পরিযদের নিজস্ব মিত ১৬টি পাকা টিনশেড বিশিষ্ট দোকানঘর ১মপক্ষ জনাব মোঃ আবু চা- মোঃ আব্দুস সালাম, গ্রামঃ বগপাড়া, উপজেলাঃ মোহনপুর, জেলাঃ এর সহিত ২য় পক্ষ চেয়ারম্যান ৪নং মৌগাছি ইউনিয়ন পরিষদের মধ্যে শর্ত সাপেক্ষে দোকান ঘর বরান্দ দেওয়া হল। উল্লেখ্য যে, পরিষদ গর সরকা/জেলা প্রশাসক/উর্ধ্বতন কর্তৃপক্ষ প্রয়োজন মনে করিলে ২ দিনের নোটিশের মাধ্যমে) ১মপক্ষের নিকট হইতে দোকানঘর বরান্দ পারিবে।

ইউনিয়ন পারি া গ্রামীণ ব আৰু ভাবের Md. Abu Taher মোঃ আব্দুস সালা পুর, জেলা ঃ রাজশাহী। খাণ পরিশোধের পাশ বর নাসাঃ অছিয়া ate of Birth: 24 Dov াইসেন্স ID NO: 811536 UIR 201001063 2-6r(23retuits. 0.0 4PH TES DE 8.0 दक्ख नर ह ... .. जाकघत : ... र 510- 60 474 4.0 645 8 ७.० मार्गालकारतत वाक्ततं १ -2039 21. ৭.০ বই ইস্যার তারিশ 💈 হালমে মাওয়া বহু পাওয়া সেছে ফেবুৎ দেওয়ার ঠিকালাঃ 3 ans bran m-ন্যাংকের মে/কোন শালা/অফিস চেয়ারম্যান ৪নং মৌগাছি ইউনিয়ন পরিযুদ 100

# **FAMILY PICTURE**

