

Proposed NU Business Name: **TUFAJJOL STORE**



Project identification and prepared by: Hafizur Rahman,
Mawna Unit, Gajipur

Project verified by Md. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	TUFAJJOL HOSSAIN
Age	:	19-07-1989(27 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2Brather
Address	:	Vill: Udorkhali, P.O: Talihati, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MINARA
(iii) Father's name	:	SIRAJUDDIN
(iv) GB member's info	:	Branch: Boldighat Sreepur, Centre # 43/M(Male), Member ID: 5653, Group No: 13 Member since: 13/04/2005(11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 18205
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-935769
Mother's Contact No.	:	01766-630112
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINARA; joined Grameen Bank since 11 years ago. At first she took 5,000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TUFAJJOL STORE
Location	:	Telihat Mor.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x 10ft= 120square ft
Security of the shop	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Joyna Mawna.▪Agreed grace period is 3 months.

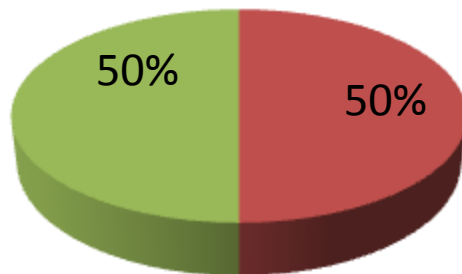
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	2,380	71,400	8,56,800
Total variable Expense (B)	2,380	71,400	8,56,800
Contribution Margin (CM) [C=(A-B)]	4,20	12,600	1,51,200
Less. Fixed Expense			
Rent		1,500	18,000
Electricity bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Genaretor		3,00	3,600
Mobile Bill		5,00	6,000
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	0	21,000	21,000
Powder (50 x 48)	2,400	2,400	4,800
soap (120 x 28)	3,360	5,600	8,960
Soyabin Oil (20 x87)	1,740	8,700	10,440
Biscuit (20 x450)	2,250	0	2,250
Others	40,250	12,300	52,550
Total	50,000	50,000	1,00,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	4,500	1,35,000	1,620,000	1,701,000	1786050
Total Sales (A)	4,500	1,35,000	1,620,000	1,701,000	1786050
Less. Variable Expense					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	3,825	1,14,750	1,377,000	1,445,850	1518142
Total variable Expense (B)	3,825	1,14,750	1,377,000	1,445,850	1518142
Contribution Margin (CM) [C=(A-B)]	6,75	20,250	2,43,000	2,55,150	267908
Less. Fixed Expense					
Rent		1,500	18000	18,000	18,000
Electricity bill		7,00	8,400	8,600	9,000
Transportation		8,00	9600	10,000	10,400
Salary (self)		4,000	48000	48,000	48,000
Salary (staff)		3,000	36000	36,000	36,000
Entertainment		2,00	2400	2,600	2,600
Generator		3,00	3600	3,600	3,600
Mobile Bill		7,00	8400	8,800	8,900
Total Fixed Cost		11,200	1,34,400	1,35,600	136500
Net Profit (E) [C-D]		9,050	1,08,600	1,19,550	131408
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	108,600	119,550	131408
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,600	188150
	Total Cash Inflow	158600	208150	319558
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	88,600	188150	299558

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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



05769





DAIRY MILK

BOOM

FAMILY PICTURE

