

Proposed NU Business Name: **M/S TUA ENTERPRISE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MALEK MIA
Age	:	01-01-1992 (25 Years)
Education, till to date	:	-
Marital status	:	Married
Children	:	0 Son 01 Daughter
No. of siblings:	:	0 Brother 02 Sisters,
Address	:	Vill:Dubari P.O: Celimpur , P.S: Sokhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MALEKA BEGUM
(iii) Father's name	:	KAZIMUDDIN
(iv) GB member's info	:	Branch: Sokhipur, Centre # 04 (male), Member ID: 2628, Group No: 03 Member since: 04-11-2012(05 Years) First loan: BDT 20,000
Further Information:		Existing Loan:50,000 /-, Outstanding loan:29,277 /--
(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	:	07 years experience in running business. He has three month Training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833-684647
Mother's Contact No.	:	01918-533755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA BEGUM joined Grameen Bank since 07 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

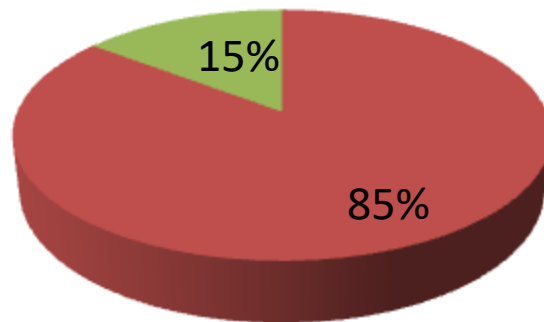
Business Name	:	M/S TUA ENTERPRISE
Location	:	Sokin Mor,Sokhipur,Tangail
Total Investment in BDT	:	BDT 4,10,000/-
Financing	:	Self BDT 350,000/-(from existing business) 85% Required Investment BDT 60,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business like as cake,candy ETC▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing two employees.▪Collects goods from Sokhipur.▪The shop is rented.▪Agreed grace period is three month.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Lear Service	5800	174000	2088000
Flexiload	120	3600	43200
Total Sales(A)	5920	177600	2131200
Lear Service	4640	139200	1670400
Total Variable Expense	4640	139200	1670400
Contribution Margin (CM) [C=(A-B)]	1280	38400	460800
Less Fixed Expense			
Rent		6000	72000
Electric Bill		700	8400
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		1300	15600
Mobile Bill		300	3600
Total Fixed Cost (D)		33300	399600
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cake	100	500	50,000	100	500	50,000	100,000
Candy	20	900	18,000	10	900	9,000	27,000
Chokochocho	20	1,800	36,000			0	36,000
Bisuits	10	936	9,360			0	9,360
Lascha	187	900	168,300			0	168,300
Chanachur	8	1200	9,600			0	9,600
Security			12,000			0	12,000
Others			46,740			1,000	47,740
	345	6236	350,000	110	1400	60,000	410000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 60,000
- Total 410,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Lear Service	6400	192000	2304000	2419200	2540160
Flexiload	120	3600	43200	45360	47628
Total Sales(A)	6520	195600	2347200	2464560	2587788
Less Variable Expense (B)					
Lear Service	5120	153600	1843200	1935360	2032128
Total Variable Expense	5120	153600	1843200	1935360	2032128
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000	529200	555660
Less Fixed Expense					
Rent		6000	72000	72000	72000
Electric Bill		700	8400	8700	9000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		1300	15600	15600	15600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		33300	399600	400000	400400
Net Profit (E)= [C-D]		8700	104400	109620	115101
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<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	60,000		
1.2	Net Profit	104,400	109620	115101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80400	166020
	Total Cash Inflow	164,400	190,020	281,121
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	80,400	166,020	257,121

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

সেবার



তোয়া এন্টারপ্রাইজ

খোঃ মোঃ মালেক মিয়া
মোবাইল: 01833-684647
পরিবেশকঃ

নর্দান এডিকালচরাল এন্ড ইন্ডাস্ট্রিয়াল কোম্পানী লিমিটেড এবং রয়েল কুচ গোটাইস

সৌখিন হার সাজসজ্জা সৌখিন স্টোর সৌখিন স্টোর















Large clear plastic bag containing pink packets.

FAHIM
SUNFLOWER OIL

FAHIM
SUNFLOWER OIL

FAHIM
SUNFLOWER OIL

FAHIM
SUNFLOWER OIL

सुनि

FAHIM
SUNFLOWER OIL

FAHIM
SUNFLOWER OIL

FAHIM
SUNFLOWER OIL

FAHIM
SUNFLOWER OIL

सुनि

Yellow and red checkered cloth.







FAMILY PICTURE

