

Tuhin Store





Brief About Nobin Udyokta

Name of Nobin Udyokta	:	Md Mahabub Hossain (Tuhin)
Mother's Name	:	Mrs Halima Khatun
Father's Name	:	Md Toffazal Hossain
Address	:	Vill. Boria, Post. Boria, PS+Dist. Khustia.
Education Loan Received by entrepreneur		N/A
Educational Qualification	:	HSC.
Relation with GB: Mother is a member of GB Since 1998. Latest amount of loan is BDT. 20,000/-	:	Mrs Halima Khatun GB ID No. 2733/1, Branch: Alampur, Zone: Jhenaidah.

Status of Existing Business

- It is a grocery shop established in 2010 and running by Nobin Udyokta.
- Present value of the business is BDT 2,82,000.
- Daily sales BDT 800/- – 1000/-

SI No	Particulars	Amount (in BDT)
a)	Shop Value	1,20,000
b)	Stationery items (All types of house hold products)	70,000
c)	Cow food (3 types of cow food)	30,000
d)	Furniture (Chair, table, shelves)	20,000
e)	Electrical goods (Refrigerator, Fan)	35,000
f)	Working capital	7,000
Total		2,82,000

Proposed Project Description

Proposed Project	:	Tuhin Store
Project Location	:	Boria, Khustia
Existing Business Value	:	BDT 2,82,000
Additional Fund Required	:	BDT 2,00,000
Total Project Cost	:	BDT 4,82,000
Project Implementation	:	(a)It is a running project; (b)Fund required for expansion; (c)Investment pay back by 4 years;

Project Cost (for expansion)

Particulars	Amount (BDT)
Increase volume and number of grocery items for sale	90,000
Increase volume of cattle feed for sales	1,00,000
Additional working capital	10,000
Total	2,00,000
Note: This area is famous for cattle fattening so there are huge demand of cattle feed.	

Total Project Value After expansion	
Nobin Udyokta's present investment	Tk. 2,82,000/-
Funding Requested	Tk. 2,00,000/-
Total	Tk 4,82,000/-

OBJECTIVES

- Self-employment for Nobin Uddokta himself;
- Making varieties and quality products available to the local consumers;
- Serving local people.

Project Expectation After New Investment

- New stationary items will be added to fulfill local demand;
- Increase of products volume will contribute to raise sales i.e. profit margin will be raised;
- It is expected that daily sales will be raised about 2 times from current sales;
- More products' availability will attract more customer;
- There is a huge demand of cattle feed so it will help me to earn higher profit margin.

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Financial Projection of first Five Years

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue :					
Sales	700,000	805,000	925,750	1,110,900	1,333,080
carton boxes	12,000	12,000	15,000	15,000	15,000
Total Revenue	712,000	817,000	940,750	1,125,900	1,348,080
COGS:					
Purchase of materials	546,000	627,900	722,085	866,502	1,039,802
Shop rent	0	0	0	0	0
Transportation	15,000	18,000	20,000	23,000	25,000
Total COGS:	561,000	645,900	742,085	889,502	1,064,802
Gross Profit:	151,000	171,100	198,665	236,398	283,278
Operational Expenses:					
Salary	60,000	72,000	72,000	84,000	96,000
Stationaries	2,000	2,500	2,500	2,700	3,000
Electricity Bills	10,000	10,000	10,000	10,000	10,000
Repair and maintenances	3,000	3,600	4,000	4,500	5,000
Other Expenses	2,000	3,000	4,000	5,000	5,000
Total Operating Expenses:	77,000	91,100	92,500	106,200	119,000
Profit before depreciation	74,000	80,000	106,165	130,198	164,278
Depreciation 10% on FA	17,500	17,500	17,500	17,500	17,500
Net Profit	56,500	62,500	88,665	112,698	146,778

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Projected cash flow

	0	Year 1	Year 2	Year 3	Year 4	Year 5
<u>Cash inflow</u>						
Opening Balance	0	7,000	31,000	61,000	107,165	157,363
Capital Infusion by UDYOKTA	282,000					
Capital Infusion by Investor	200,000	0	0	0	0	0
Sales	0	712,000	817,000	940,750	1,125,900	1,348,080
Total Receipts	482,000	719,000	848,000	1,001,750	1,233,065	1,505,443
<u>Cash Outflow:</u>						
Cost of goods sold	295,000	561,000	645,900	742,085	889,502	1,064,802
Operating expenses	5,000	77,000	91,100	92,500	106,200	119,000
Fixed Asset	175,000					
Return to investor		50,000	50,000	60,000	80,000	
Total payment	475,000	688,000	787,000	894,585	1,075,702	1,183,802
Closing Balances	7,000	31,000	61,000	107,165	157,363	321,641

CHALLENGES

- Competition;
- Political unrest;
- Natural Calamities;
- Credit sales.

Overcome the Challenges

- Good behavior with customers;
- Selling quality products;
- Selecting product based on local demand;
- Avoid credit sales;
- Adequate precaution for natural calamities.

Trade License



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

লাইসেন্স

ক্রমিক নং 1584

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ২৬১৪৬)৭৪-২৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ২২/৭/২৪

দোকান / কোম্পানী / গ্রহীতার নাম :
পিতা / স্বামী / মালিকের নাম :
ঠিকানা :
পেশা, ব্যবসা ও যানবাহন প্রভৃতি : বৈধ বা বলবৎ থাকার সময় : ২০২৪-২০২৫
লাইসেন্সের মেয়াদ : পর্যন্ত।
প্রদত্ত টাকার পরিমাণ (অংকে) : ২৫০/২ টাকা পরিসা (কথায়) : দুইশত টাকা মাত্র

মোহর



১৫% ভ্যাট বাবদ কর্তনকৃত টাকা

৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

২২/৭/২৪

EXISTING BUSINESS



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EXISTING BUSINESS



EXISTING BUSINESS



MY MOTHER



Thank you