

Proposed NU Business Name: **NURUJJAMAN TEA STORE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUZ ZAMAN
Age	:	02-03-1986 (31 Years)
Education, till to date	:	Class 05
Marital status	:	married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Dhormopur ; P.O: Feni ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REJIBA BEGUM
(iii) Father's name	:	NUR KORIM
(iv) GB member's info	:	Branch: Dhormopur , Feni, Centre # 15 (Female), Member ID: 1847, Group No: 03 Member since: 2000 to 2017 (17 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(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	:	11 years experience in running business. 11 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-302122
Family's Contact No.	:	01857-919248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REJIBA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NURUJJAMAN TEA STORE
Location	:	Dhormopur Amin Bazar, Feni
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft = 200 square ft
Security	:	BDT 4,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink etc.▪Average 25% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

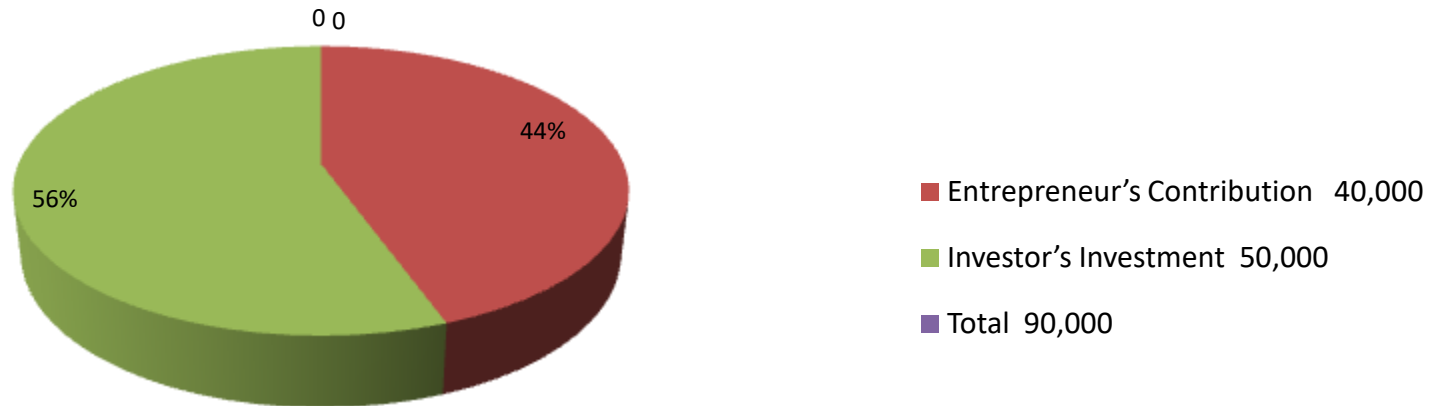
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tea, Biscuit, Cold Drink etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Tea, Biscuit, Cold Drink etc	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less Variable Expense			
Rent		1,200	14,400
Electricity bill		800	9,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
Generator		180	2,160
Mobile bill		300	3,600
Total fixed cost (D)		8,930	107,160
Net Profit (E)= [C-D]		6,070	72,840

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	10	500	5,000	20	500	10,000	15,000
Juice	5	750	3,750	15	750	11,250	15,000
Biscuits	10	350	3,500	30	350	10,500	14,000
Chips	2	800	1,600	0	0	0	1,600
Chanachur	20	50	1,000	0	0	0	1,000
Koil	2	1000	2,000	0	0	0	2,000
Wheat	1	3500	3,500	0	0	0	3,500
Sugar	1	3300	3,300	0	0	0	3,300
Others	1	16350	12,350	1	18250	18,250	30,600
Security			4000				4000
Total	52	26600	40,000	66	19850	50,000	90,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
	2,500	75,000	900000	945000	992250
Tea, Biscuit, Cold Drink etc	2,500	75,000	900000	945000	992250
Total Sales (A)					
Less Variable Expense	1,875	56,250	675000	708750	744187.5
Tea, Biscuit, Cold Drink etc	1,875	56,250	675000	708750	744187.5
Total variable Expense (B)	625	18,750	225000	236250	248062.5
Contribution Margin (CM) [C=(A-B)					
Less Variable Expense		1,200	14,400	14,400	14,400
Rent		1,000	12,000	12,500	13,000
Electricity bill		1,500	18,000	18,500	19,000
Salary		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Generator		180	2,160	2,160	2,160
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,730	114,600	117,960	119,260
Net Profit (E) [C-D]		6,820	110,100	112,300	122,200

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	110,400	118,290	128,803
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90,400	188,690
	Total Cash Inflow	160,400	208,690	317,493
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	90,400	188,690	297,493

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dhormopur, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE