

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



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto Kumar Biwshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	DELWAR HOSSAIN
Age	:	25/02/1985 (33Years)
Education, till to date	:	Class - 10
Marital status	:	Married
Children	:	Sons 01 Daughter 0
No. of siblings:	:	04Brother 02 Sisters
Address	:	Vill: Ram chandrow pur P.O: Bokhater munchi P.S: Sonagazi, 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	:	BIBI MORIYAM
(iii) Father's name	:	ABDUL KADER
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 47/(Female), Member ID:4688, Group No: 04 Member since: 21-08-2002 (15 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 28,420/-
(v) Who pays GB loan installment	:	Mother
(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	:	03 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01811-308417
Mother's Contact No.	:	01876-463319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI MORIYAM joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

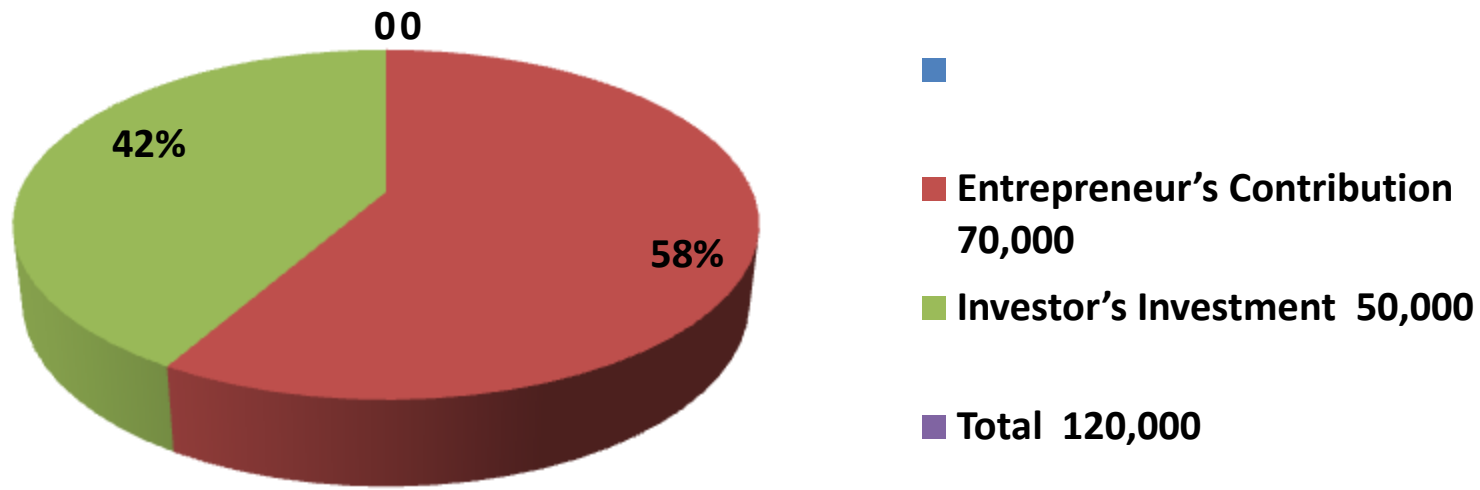
Business Name	:	DELWAR TEA STORE
Location	:	Bokter Munchi Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,20,000/-
Financing	:	Self BDT 70,000/- (From Existing Business) 58% Required Investment Bdt,50,000(as Equity) 42%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold Drinks,Tea,Pan,Gas Silinder & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
silver disk,jug,paint,iron,electronic etc.	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		500	30000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		240	2880
Mobile Bill		300	3600
Total Fixed Cost (D)		7840	94080
Net Profit (E)= [C-D]		10160	121920

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Coid Drinks	20	500	10,000	30	500	15,000	25,000
Tea+Pan	0	0	5,000	0	0	10,000	15,000
Gas stop	1	2,000	2,000	0	0	0	2,000
Gas Silinder	1	3,000	3,000	0	0	0	3,000
Others	0	0	30,000	0	0	25,000	55,000
Secqurity	0	0	20,000	0	0	0	20,000
Total	22	5500	70,000	30	500	50,000	120,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
silver disk,jug,paint,iron,electronic etc.	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		240	2880	2880	2880
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7840	91200	91600	92000
Net Profit (E)= [C-D]		19160	229920	241416	253487
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	229,920	241416	253486.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		209920	431336
	Total Cash Inflow	279,920	451,336	684,823
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	20,000	20,000
3	Net Cash Surplus	209,920	431,336	664,823

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
10Others:03Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Bokter Munchi
Bazar,sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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