

Proposed NU Business Name: **RAFIQ TEA STALL**



Project identification and prepared by: MD.SHAIDUL AMIN
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Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAFIQUEL ISLAM
Age	:	05-04-1997(20Years)
Education, till to date	:	Class-Saven
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Sisters, 04 Brothers
Address	:	Vill:Onontopur, P.O:Porshuram, P.S: Porshuram, 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	:	SAMSUR NAHAR
(iii) Father's name	:	ALI HOSSEN
(iv) GB member's info	:	Branch: Porshuram, Centre # 62(Female), Member ID:35336494, Group No: 04 Member since: 03-12-2012-2017 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 13440
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867329456
Mother's Contact No.	:	01863710015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUR NAHAR joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

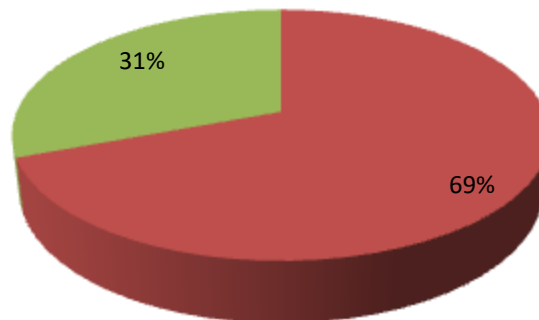
Proposed Nobin Udyokta Business Info

Business Name	:	RAFIQ TEA STALL
Location	:	Dakbanglo rood, Porshuram, Feni.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000(from existing business) 69% Required Investment BDT,40,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 25 ft. = 375square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;biscut,juce,solt,oil,semai,others..▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscuits,juice,solt,oil,semi,tea,soaf,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscuits,juice,solt,oil,semi,tea,soaf,others	2700	81000	972000
Total Variable Expense	2700	81000	972000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7300	87600
Net Profit (E)= [C-D]		1700	20400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuits	100	70	7,000			0	7,000
juice	50	40	2,000			0	2,000
solt	50	40	2,000			0	2,000
oil	20	50	1,000			10,000	11,000
semi	25	40	1,000			0	1,000
tea	0	0	15,000			0	15,000
soaf	0	0	12,000			0	12,000
others	0	30	20,000			0	20,000
security	0	0	30,000			0	30,000
security			0			0	0
rice						20,000	10,000
atta						5,000	10,000
dal						5,000	10,000
Total	245	270	90,000	0	0	40,000	130,000



- Entrepreneur's Contribution 90,000
- Investor's Investment 40,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscuits,juice,solt,oil,semi,tea,soaf,others	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3150	94500	1134000	1190700	1250235
Total Variable Expense	3150	94500	1134000	1190700	1250235
Contributon Margin (CM) [C=(A-B)]	350	10500	126000	132300	138915
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7300	87600	88120	88646
Net Profit (E)= [C-D]		3200	38400	40320	42336
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	38,400	40320	42336
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		18400	38720
	Total Cash Inflow	88,400	58,720	81,056
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	18,400	38,720	61,056

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road citholia
bazar, Porshuiram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











আল্লাহ কব্বা তখন সজতা রজা

Discover

HONDA

ববি
BANGLADESH







FAMILY PICTURE

