

Proposed NU Business Name: **NURUL ISLAM TEA STALL**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Abadot Hossain Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL ISLAM
Age	:	01-01-1992(26 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	01 Daughter.
No. of siblings:	:	02 Brothers,01 Sister.
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	:	JORINA AKTER
(iii) Father's name	:	BAHAR MIA
(iv) GB member's info	:	Branch: Porshuram, Centre # 10(Female), Member ID:1215/2, Group No: 04 Member since: 01-01-2008-2018(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50000/- Outstanding loan: 30000/-
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824685904
Mother's Contact No.	:	01828635843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA AKTER joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

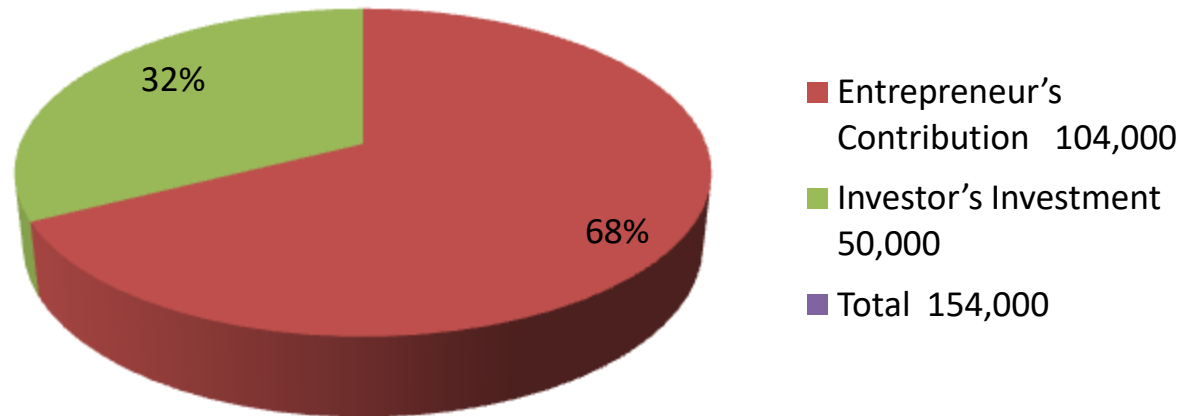
Proposed Nobin Udyokta Business Info

Business Name	:	NURUL ISLAM TEA STALL
Location	:	Cworasta, Porshuram, Feni.
Total Investment in BDT	:	BDT 154000/-
Financing	:	Self BDT 104000(from existing business) 68% Required Investment BDT,50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft. = 500square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Biscute,chanachur,cake,juce,water,tea,others.. ▪Average 15% 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
Revnue (Sale)			
biscute,chanachur,tea,water,cake,juce,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscute,chanachur,tea,water,cake,juce,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1250	15000
Electric Bill		350	4200
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		50	600
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		7050	84600
Net Profit (E)= [C-D]		6450	77400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
bicute	0	0	10,000			10,000	20,000
chanachur	0	0	10,000			10,000	20,000
tea	0	0	8,000			0	8,000
cake	0	0	8,000			10,000	18,000
juce	0	0	10,000			10,000	20,000
water	0	0	8,000			10,000	18,000
						0	
others	0	0	10,000			0	10,000
security	0	0	40,000			0	40,000
						0	0
Total	0	0	104,000	0	0	50,000	154,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscute,chanachur,tea,water,cake,juce,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1250	15000	15000	15000
Electric Bill		350	4200	4500	4800
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7050	84600	85000	85400
Net Profit (E)= [C-D]		16950	203400	213570	224249
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	203,400	213570	224248.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		183400	376970
	Total Cash Inflow	253,400	396,970	601,219
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	183,400	376,970	581,219

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Cworasta, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

