

## Proposed NU Business Name: **MINHAZ TEA STALL**



Project identification and prepared by: Md. Anwar Ali,  
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MINHAZ UDDIN</b>
Age	:	01-05-1996 (22 Years)
Education, till to date	:	Class-Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers, 04 Sisters
Address	:	Vill: Caraljani, P.O :Modhupur, P.S:Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST. NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL JALIL</b>
(iv) GB member's info	:	Branch:Dokhala, Centre # 03 (Male), Member ID: 1184/1, Group No: 03 Member since: 15-01-1993 (25 Years) First loan: 1500 taka. Existing loan: 40,000 taka Outstanding loan: 13,500taka
Further Information:		
(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	:	0 years experience in running business. He has no training .
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-982472
Mother's Contact No.	:	01784-709798
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD.ABDUL JALIL** joined Grameen Bank since 25 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

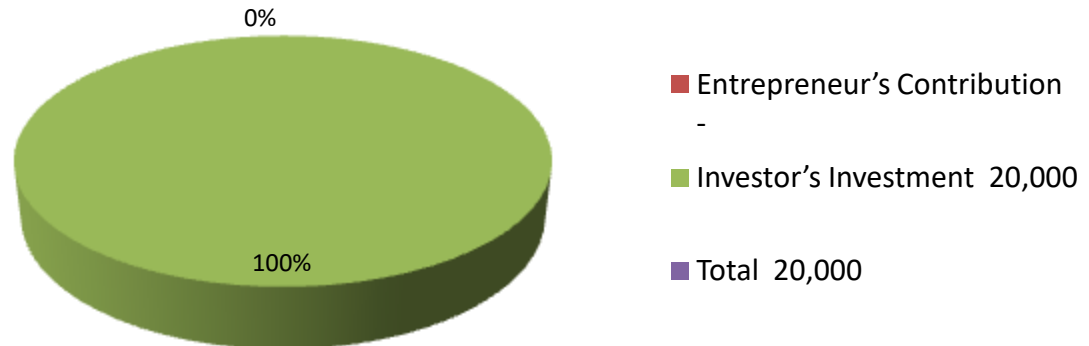
Business Name	:	<b>MINHAZ TEA STALL</b>
Location	:	Caraljani ,mijzabari road, Modhupur,Tangail.
Total Investment in BDT	:	BDT :20,000/-
Financing	:	Self BDT 000(from existing business) 0% Required Investment BDT 20,000 (as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0ft x 0ft= 0square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; tea,biscuits,cake etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
tea,biscuits,cake,pan,others	1200	36000	432000
	0	0	0
<b>Total Sales(A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
tea,biscuits,cake,pan,others	1020	30600	367200
<b>Total Variable Expense</b>	<b>1020</b>	<b>30600</b>	<b>367200</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>180</b>	<b>5400</b>	<b>64800</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>3700</b>	<b>44400</b>
<b>Net Profit (E)= [C-D]</b>		<b>1700</b>	<b>20400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
monohary	0	0	0			15,000	15,000
sugar	0	0	0			1,000	1,000
trae purchase	0	0	0			1,000	1,000
katle purchase	0	0	0			2,000	2,000
tea purchase	0	0	0			500	500
milk purchase	0	0	0			500	500
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,000</b>	<b>20,000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
tea,biscuits,cake,pan,others	1500	45000	540000	567000	595350
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense (B)</b>					
tea,biscuits,cake,pan,others	1275	38250	459000	481950	506048
<b>Total Variable Expense</b>	<b>1275</b>	<b>38250</b>	<b>459000</b>	<b>481950</b>	<b>506048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>225</b>	<b>6750</b>	<b>81000</b>	<b>85050</b>	<b>89303</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>3700</b>	<b>44400</b>	<b>44920</b>	<b>45446</b>
<b>Net Profit (E)= [C-D]</b>		<b>3050</b>	<b>36600</b>	<b>38430</b>	<b>40352</b>
<b>Investment Pay Back</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	36,600	38430	40352
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		24600	51030
	<b>Total Cash Inflow</b>	<b>66,600</b>	<b>63,030</b>	<b>91,382</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>24,600</b>	<b>51,030</b>	<b>79,382</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Caraljani, majzabari road,  
modhupur,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











मल्लिकार्जुन खत्री  
सुदूर पश्चिम प्रदेश  
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# FAMILY PICTURE

