

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



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MANNAN
Age	:	04-07-1984 (32 Years)
Education, till to date	:	Uneducated
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother 04 Sisters
Address	:	Vill: East Chandrapur P.O: Boyragirhat, P.S: Dagonvuiyan, 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	:	FAYARA BEGUM
(iii) Father's name	:	LETE:MUZIBUL HAQ
(iv) GB member's info	:	Branch:Kadra shebang, Centre # 45(Female), Member ID: 3523, Group No: 05 Member since: 2007-2013 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:Nil
(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	:	12years experience in running business. 12Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820264510
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FAYARA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MUSLIM TEA STALL
Location	:	Kalibary road ,boyragir hat, Dagonbhuyain Feni.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 07ft= 70square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,Brackfast, items etc. ▪Average 15% gain on sales. ▪The shop is not rented. ▪The business is operating by entrepreneur. Existing 01 employee. ▪01 Will be appointed after getting equity money. ▪Collects goods from Dagonbhuiyan ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,Brackfast, items etc	6000	180000	2160000
Total Sales (A)	6000	180000	2160000
Less Variable Expense			
Softdrink,Chipes,Brackfast, items etc	5100	153000	1836000
Total variable Expense (B)	5100	153000	1836000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		0	0
Electricity Bill		1000	12000
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		300	3600
Gird		40	480
Generator		150	1800
Mobile Bill		500	6000
Total fixed cost (D)		12290	145680
Net Profit (E)= [C-D]		14710	178320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
biscuits	5	500	2500	100	100	10000	12500
Soft drink	100	30	3000	0	0	0	3000
Water	100	20	2000	0	0	0	2000
Tea bag	60	100	6000	100	100	10,000	16,000
Breakfast	0	0	10000	0	0	0	10,000
Beatle leaf	100	100	10000	0	0	0	10000
Shops	80	25	2000	0	0	0	2000
Oil	100	100	10000	0	0	0	10,000
Weather	5	1500	7500	0	0	5,000	12,500
Sugar	2	3500	7000	5	3000	15,000	22,000
Other			20000	0	0	10000	30000
Security	0	0	0	0	0	0	0
Total	552	5875	80000	0	0	50,000	130,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Softdrink,Brackfast, items etc.	10510	315300	3783600	3972780	4171419
Total Sales (A)	10510	189000	2268000	2381400	2500470
Less Variable Expense					
Soft drink, Breakfast, items etc.	8933.5	268005	3216060	3376863	3545706.15
Total variable Expense (B)	8933.5	268005	3216060	3376863	3545706.15
Contribution Margin (CM) [C=(A-B)]	1576.5	47295	567540	595917	625712.85
Less Variable Expense					
Rent		0	0	0	0
Electricity Bill		1200	14400	14600	14800
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gird		40	480	480	480
Generator		150	1800	1800	1800
Mobile Bill		700	8400	8600	8800
Total fixed cost (D)		17890	214680	215280	215880
Net Profit (E)= [C-D]		29405	352860	380637	409832.85
Investment Payback			20000	20000	20000

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	352860	380637	409832.85
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		382,860	743,497
	Total Cash Inflow	402,860	763,497	1,153,330
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	20,000	20000	20000
3	Net Cash Surplus	382,860	743,497	1,133,330

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;
Regular customers;

THREATS

Theft
Fire
Political unrest











