

Proposed NU Business Name: **GOLAM MOWLA TEA STALL**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU NASIR
Age	:	2-01-1988(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Villi: Jogutpur, P.O: Dagonvuiyan, 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	:	ANOWARA BEGUM
(iii) Father's name	:	GOLAM MOWLA
(iv) GB member's info	:	Branch:Dagonvuiyan, Centre # 34 (Female), Member ID: 3245, Group No:03 Member since: 2000 to 2006(06 years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	19 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867176394
Mother's Contact No.	:	01830658265
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

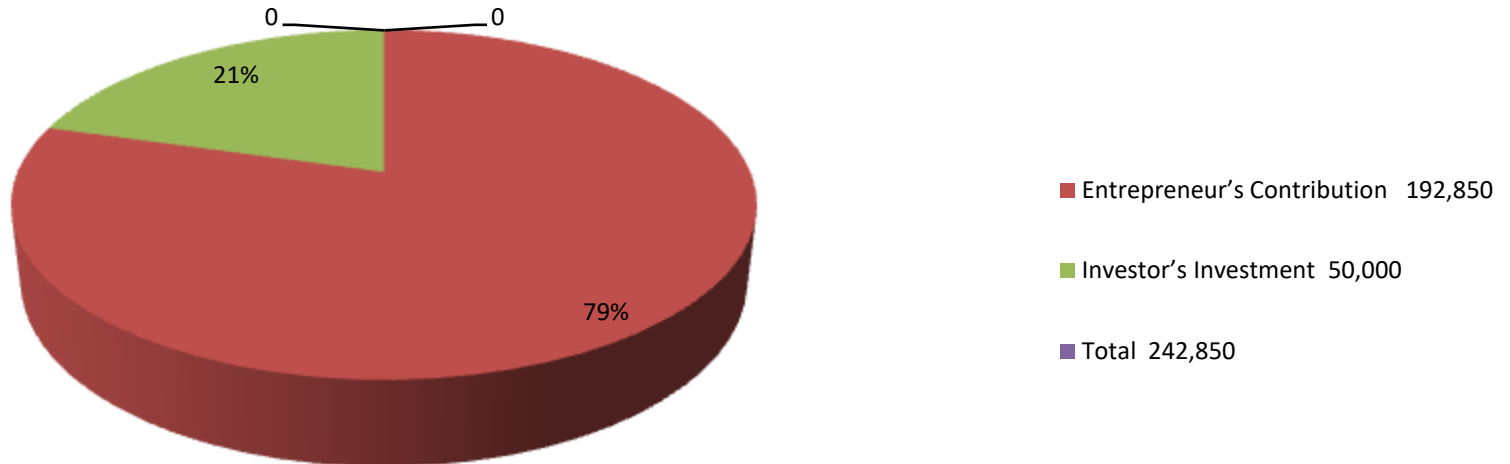
Business Name	:	GOLAM MOWLA TEA STALL
Location	:	Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 242,850/-
Financing	:	Self BDT 192,850/-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Culling corner etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Culling corner etc	7000	210000	2520000
Total sales (A)	7000	210000	2520000
Less Variable Exp.			
Culling corner etc	5950	178500	2142000
Total Variable exp. (B)	5950	178500	2142000
Contribution Margin CM [C= (A-B)]	1050	31500	378000
less fixed exp.			
Rent		7500	90000
Electricity bill		4000	48000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		50	600
Generator		400	4800
Mobile bill		500	6000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	15000	0	0	5000	20000
Cold drink	0	0	10000	0	0	3000	13000
Water	0	0	5000	0	0	3000	8000
Ata	5	1000	5000	0	0	10000	15000
Weat	6	1750	10500	0	0	10000	20500
Potato	2	2000	4000	0	0	5000	9000
oil	10	85	850	0	0	9000	9850
Ginger	1	2500	2500	0	0	5000	7500
Others	0	0	20000	0	0	0	20000
Security	0	0	120000	0	0	0	120000
Total	0	0	192850	0	0	50000	242850



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Culling corner etc	10010	300300	3603600	3783780	3972969
Total Sales (A)	10010	300300	3603600	3783780	3972969
less variable Expenses					
Culling corner etc	8508.5	255255	3063060	3216213	3377023.7
Total variable Expenses (B)	8508.5	255255	3063060	3216213	3377023.7
Contribution Margin (CM)= (A-B)	1501.5	45045	540540	567567	595945.35
Less Fixed Expenses					
Rent		7500	90000	90000	90000
Electricity bill		4500	54000	54200	54400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	62000	64000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		400	4800	4800	4800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		29350	352200	354800	357400
Net Profit (E) (C-D)		15695	188340	197757	207644.85
Investment Breakback					

Cash flow projection on business plan (rec. & Pay)

SR#	<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	188340	197757	207644.85
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		168,340	346,097
	Total Cash Inflow	238,340	366,097	553,742
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	20000	20000
3	Net Cash Surplus	168,340	346,097	533,742

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

