

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



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

Project verified by: Shusanto Kumar biswas.



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

Name	:	<b>KABIR AHAMMED</b>
Age	:	02-10-1987( 30 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill:South kolapara, 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	:	<b>HAFEZA KHATUN</b>
(iii) Father's name	:	<b>LATE:HOEID MIAH</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 42(Female), Member ID:3318/1, Group No: 03 Member since: 02-01-2010-2017(07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan:17750/-
(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	:	03years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01882932073
Mother's Contact No.	:	01856411256
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAFEZA KHATUN** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

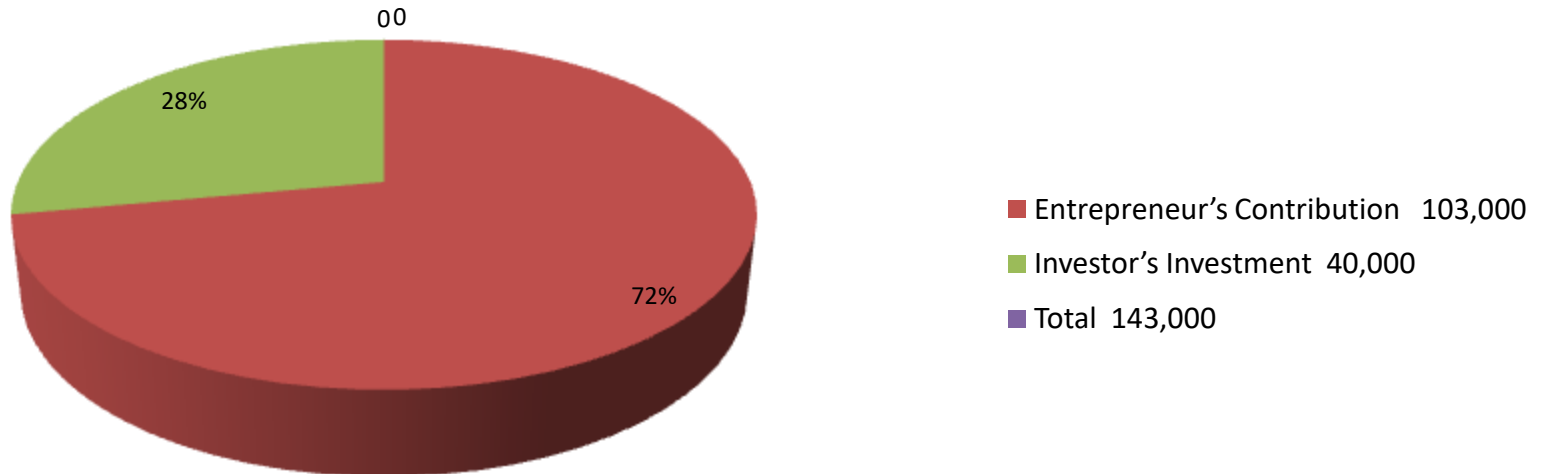
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KABIR STORE</b>
Location	:	Hospital road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 153,000/-
Financing	:	Self BDT 113000(from existing business) 72% Required Investment BDT,40,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Security of the shop	:	50000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;biscute,chanacur,cake,oil,suger,others..</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in Ranting place.</li><li>▪Collects goods from Porshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
biscute,oil,cake,chanacur,others	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscute,oil,cake,chanacur,others	1600	48000	576000
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less Fixed Expense</b>			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>6900</b>	<b>82800</b>
<b>Net Profit (E)= [C-D]</b>		<b>5100</b>	<b>61200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscute	0	0	5,000			5,000	10,000
chanachur	0	0	5,000			5,000	10,000
cake	0	0	3,000			5,000	8,000
banana	0	0	2,000			5,000	7,000
tea	0	0	5,000			5,000	10,000
sugar	0	0	5,000			5,000	10,000
water	0	0	2,000			5,000	7,000
juce+harlicks	0	0	6,000			5,000	11,000
others	0	0	20,000			0	20,000
security	0	0	50,000			0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>103,000</b>	<b>0</b>	<b>0</b>	<b>40,000</b>	<b>143,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscute,oil,cake,chanacur,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3200	96000	1152000	1209600	1270080
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6900</b>	<b>82800</b>	<b>83320</b>	<b>83846</b>
<b>Net Profit (E)= [C-D]</b>		<b>17100</b>	<b>205200</b>	<b>215460</b>	<b>226233</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</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	40,000		
1.2	Net Profit	205,200	215460	226233
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		189200	388660
	<b>Total Cash Inflow</b>	<b>245,200</b>	<b>404,660</b>	<b>614,893</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>189,200</b>	<b>388,660</b>	<b>598,893</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Hospital  
road,Parshuram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

