

Proposed NU Business Name: **STATIONARI & TEA SHOP**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HALIM
Age	:	01/02/1988 (29Years)
Education, till to date	:	S. S. C
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	02 Brathers 02 Sisters
Address	:	Vill: Ramchandrapur P.O: Boktermunci, P.S: Sonagazi, 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	:	HAFAZA KHATUN
(iii) Father's name	:	MAHABUL HAQUE
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 11/(Female), Member ID: 1673, Group No: 03 Member since: 07-12-1995(22Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 2,10,000/- Outstanding loan: BDT 1,13,640/-
(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	:	15 Years Experience 15 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01812-613108
Mother's Contact No.	:	01790-913274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFAZA KHATUN joined Grameen Bank since 22 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

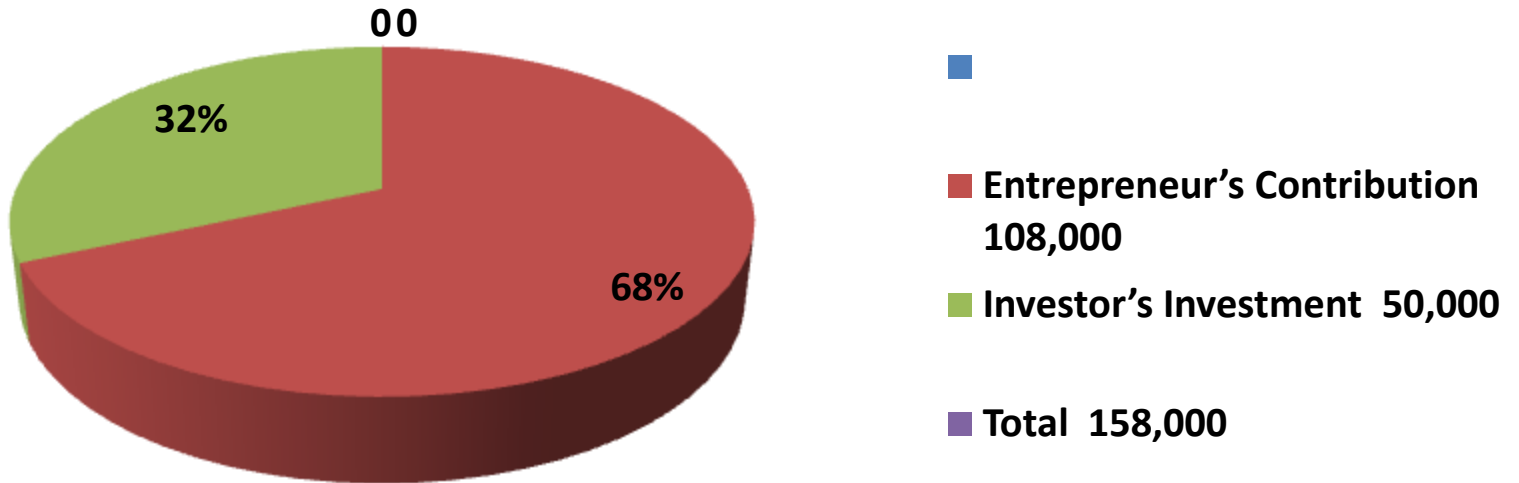
Proposed Nobin Udyokta Business Info

Business Name	:	STATIONARI & TEA SHOP
Location	:	Ramchandropur,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,58,000/-
Financing	:	Self BDT 1,08,000/- (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	:	15 Ft X 15 ft. = 200 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold Drinks, Rice, Flour,Tea, Biskit & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Boktarmunci. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cold Drinks, Rice, Flour,Tea, Biskit & others	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Cold Drinks, Rice, Flour,Tea, Biskit & others	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		250	3000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7550	90600
Net Profit (E)= [C-D]		7450	89400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cold drinks	6	500	3,000				3,000
Rice	3	2,000	6,000	10	2,000	20,000	26,000
Flour	1	1,500	1,500			0	1,500
Sugar	1	2,500	2,500			0	2,500
Biskit	10	500	5,000			0	5,000
Gas Cilinder	5	2,000	10,000	10	2,000	20,000	30,000
Others			30,000			10,000	40,000
Secqurity			50,000			0	50,000
Total	26	9000	108,000	20	4,000	50,000	158,000



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold Drinks, Rice, Flour,Tea, Biskit & others	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Cold Drinks, Rice, Flour,Tea, Biskit & others	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		250	3000	3300	3600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7550	90600	91120	91646
Net Profit (E)= [C-D]		10450	125400	131670	138254
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	125,400	131670	138253.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105400	105,400
	Total Cash Inflow	175,400	237,070	243,653.5
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	70000	20,000	20,000
3	Net Cash Surplus	105,400	217,070	323,653.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 015 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Ramchandropur,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





