

Proposed NU Business Name: JONONI TEA STALL



Project identification and prepared by: Md: Musha Mia Khulna
Unit, Gazipur

Project verified by: Md:Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:SHIFUL ISLAM
Age	:	13/11/1989(28 Years)
Education, till to date	:	Class 09
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill:Kismotfultola Sit P.O: Botiaghata P.S: Botiaghata Dist:Khulna
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SALMA BEGUM
(iii) Father's name	:	S M HAFIZUR RAHMAN
(iv) GB member's info	:	Branch: Botiaghata , Centre # 68(Female), Member ID: 6761, Group No: 01 Member since: 20-03-2005 raining (13Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 80,000 Outstanding loan: 35000/-.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Koori Business (Monthly 10,000=)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-329288
Family's Contact No.	:	01913-044715
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Khulna Unit, Gazipur. .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BEGUM Joined Grameen Bank Since 13 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONONI TEA STALL
Location	:	Botiaghata, Khulna
Total Investment in BDT	:	BD 1,00,000
Financing	:	Self BDT 50,000(from existing business) 50% Required Investment BDT 50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 10ft= 200 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Biscut,Soft Drinks,Chips,Soap,Wheel etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is Rented. ▪Collects goods from Botiaghata. ▪Agreed grace period is 3 months.

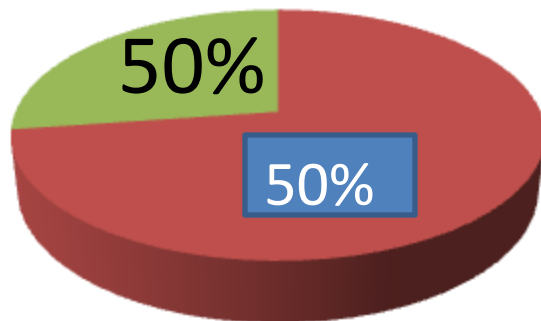
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscut,Soft Drinks,Chips,Soap,Wheel etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Biscut,Soft Drinks,Chips,Soap,Wheel etc.	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		5,00	6,000
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Biscuit	1000	10	10000	1000	1000	10000	20000
Soft Drinks	500	30	15000	500	30	15000	30000
Cipes	500	10	5000	500p	10	5000	10000
Soap	200	20	4000	200	20	4000	8000
Whiles	200	30	6000	200	30	6000	12000
other	0	0	10000	0	0	10000	20000
security	0	0	0	0	0	0	0
Total			50,000			50,000	1,00,000

Source of Finance



Entrepreneur Investment:
 50,000
Investor Investment:50,000
Total Investment:1,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Biscut,Soft Drinks,Chips,Soap,Wheel etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Biscut,Soft Drinks,Chips,Soap,Wheel etc.	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense(B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	7,50	22,500	270,000	283,500	2,97,675
Less. Fixed Expense					
Rent		5,00	6,000	6,000	6,000
Electricity bill		4,00	4,800	5,000	5,200
Transportation		7,00	21,000	21,500	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		3,00	3,600	3,800	4,000
Total fixed Cost (D)		10,200	1,22,400	1,23,500	1,24,600
Net Profit (E) [C-D]		12,300	1,47,600	1,60,000	1,73,075
Investment Payback			20,000	20,000	20,000

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

<i>SI #</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	1,47,600	1,60,000	1,73,075
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92,600	2,32,600
	Total Cash Inflow	1,97,600	2,52,600	4,05,675
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	35,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	1,05,000	20,000	20,000
3	Net Cash Surplus	92,600	2,32,600	3,85,675

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 03 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









