

Proposed NU Business:NOBIZZAL TEA STOLE



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NOBIZZAL
Age	:	08-10-1983 (34 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	Married
Children	:	1 Dauther 1 Son
No. of siblings:	:	5Brothers 2 Sisters
Address	:	Vill: POST :KUSTIA ,P.O:DUPORIYA,P.S: Nagarpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name :MOST:ZOHURA BAWA	:	
(iii) Father's name:LATE:DHOLU	:	Branch: vadra Centre # 46/M (Female),
(iv) GB member's info	:	Member ID: 3333/ Group No:02 Member since: 05-07-1998(20Years) First loan: BDT = 5000 Last LAN :25,000 Outstanding loan:=12500
Further Information:	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, etc	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	0 years of business experience.
Own Business and Training Info	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719868751
Family's Contact No.	:	01595307509
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST:ZOURA BAWA joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

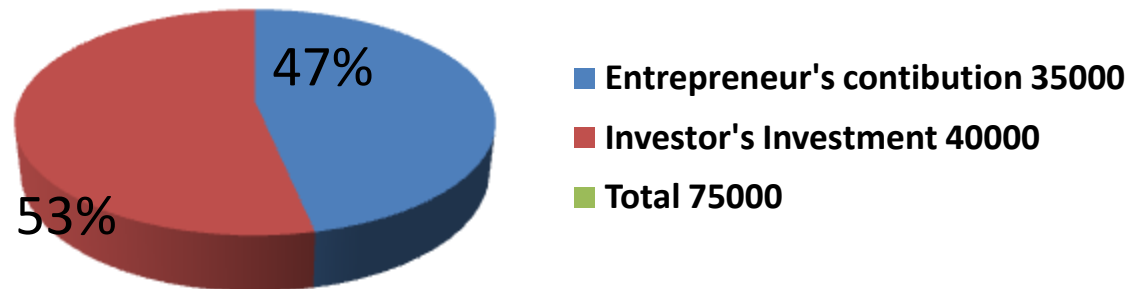
Business Name	:	NOBIZZAL TEA STOLE
Location	:	ARECHA ROAD ,DUPORIYA TA RASTA BAZZAR, NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT ,75,000/-
Financing	:	Self BDT 35,000/- (from existing business) 47% Required Investment BDT 40,000/- (as equity) 53 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15ft= 150square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;TEA , PAN ,SOPARI BISKITE , etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is RENT . ▪Collects goods from .tangail -Agreed grace period is 3 months

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
TEA STIOL ITEM	1,500	45,000	540,000
Servicing	0	0	0
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
TEA STIOL ITEM	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		0	0
Mobile Bill		0	0
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pan sopari	600	4	2400	pan sopari	0	0	10,000	12,400
tea	800	3	2400	tea and sugar	0	0	10,000	12,400
biskite	1	200	200	chair table	0	0	20,000	20,200
Security of Shop		0	30000					30,000
Machinaries		0	0					0
Total			35,000				40,000	75,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
tea stol item	2000	60000	720000	756000
Total Sales(A)	2000	60000	720000	756000
Less Variable Expense (B)				
tea stol item	1600	48000	576000	604800
Total Variable Expense	1600	48000	576000	604800
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200
Less Fixed Expense				
Rent		500	6000	6000
Electric Bill		200	2400	28800
Transportaion		200	2400	2520
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		100	1200	1200
Generator		0	0	0
Mobile Bill		0	0	0
Total Fixed Cost (D)		6200	74400	100920
Net Profit (E)= [C-D]		5800	69600	73080
Investment Pay Back			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	69,600	73080
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45600
	Total Cash Inflow	109,600	118,680
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	45,600	94,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

