

Proposed NU Business Name: **CHAYER STALL**

Project identification and prepared by: MD. LOKMAN HEKIM
Godagari Unit , Rajshahi

Project verified by: MD. MIZANUR RAHMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALEM REJA
Age	:	16/11/1988(29Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	1Brother 3 Sisters
Address	:	Vill: pirijpur,P.O:pirijpur,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RUPALI
(iii) Father's name	:	MD.SHAJAHAN
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #27(Female), Member ID: 6272/3, Group No:04 Member since:11/07/2011--2017 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:20000
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01708556972
Father's Contact No.	:	01734111034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUPALI joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

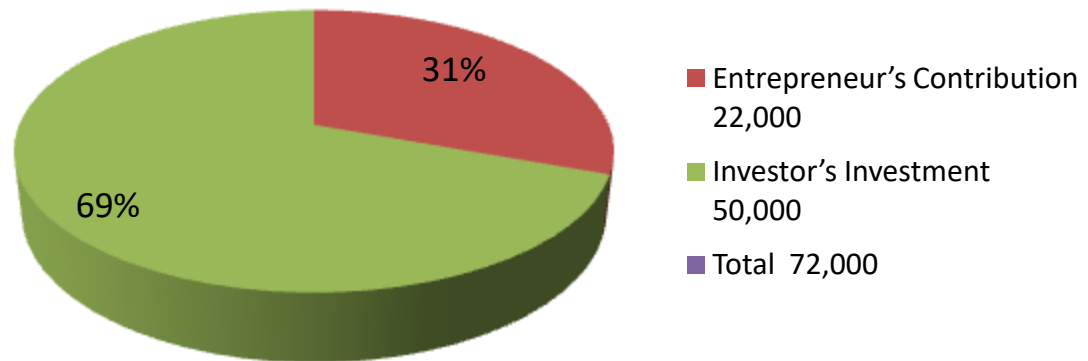
Business Name	:	CHAYER STALL.
Location	:	Pirijpu,pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 72150/=
Financing	:	Self BDT 22150/-(from existing business) 31% Required Investment BDT 50,000/-(as equity) 69%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	13ft x 10ft= 130 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Sugar, Horliks, Dal, Flour, Cosmetics, Biscuits etc. ▪The business is operating by entrepreneur. Existing no employees. ▪Average gain ▪The farm is Rent. ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sugar, Horliks, Dal,, Cosmetics, Biscuits etc	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Sugar, Horliks, Dal, Flour, Cosmetics, Biscuits etc	1750	52500	630000
Total Variable Expense (B)	1750	52500	630000
Contribution Margin(CM) [C=(A-B)]	750	22500	270000
Less. Fixed Expense			
Rent		350	4200
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		500	6000
/other		200	2400
gurd		50	600
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		16000	192000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Sugar	2750	13750	16500
Tationary	0	0	0
Serelaks	0	0	0
Oill	2920	7300	10220
Moyda	2880	9600	12480
Rice	0	0	22000
Cosmetics	0	0	0
Biscuits	0	0	0
Chaips, Chana	10000	8550	18550
Tea	3600	10800	14800
Total	22000	50000	72000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense					
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	2100	63000	756000	793800	833490
Total Variable Expense (B)	2100	63000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less. Fixed Expense					
Rent		350	4200	4500	5000
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6500	7000
Intertainment		200	2400	2700	3000
gurd		50	600	800	1100
Bank Charge		0	0	0	0
Total Fixed Cost (D)		6500	78000	69900	82100
Net Profit (E) [C-D]		20500	246000	260300	275110
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	246000	260300	275110
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		226000	466300
	Total Cash Inflow	296000	486300	741410
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	226000	466300	421410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Pirispur,, Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest











৬নং মাটিকাটা ইউনিয়ন পরিষদ

ডাকঘর : পিরিজপুর
থানা/উপজেলা : গোদাগাড়ী জেলা : রাজশাহী।

ট্রেড লাইসেন্স

বহি নং- :.....১৬.....

অর্থ বৎসর :.....২০১৭-১৮.....

লাইসেন্স নম্বর :.....৪৫৩.....

তারিখ :.....২৬/০৭/২০১৭ ইং.....

লাইসেন্স ধারীর নাম : মোঃ মেলিফ হোসেন (বি.ই.ই.)

পিতা/ স্বামীর নাম : মোঃ আব্দুল হান্নান আলী

মাতার নাম : মোঃ রশ্মিদা বেগম

গ্রাম : পিরিজপুর

ওয়ার্ড নং :.....০৪.....

ডাকঘর : পিরিজপুর

উপজেলা/থানা : গোদাগাড়ী

জেলা : রাজশাহী

প্রতিষ্ঠানের নাম : চায়ের স্টল

পেশার ধরণ :.....

লাইসেন্স ফি প্রদানের পরিমাণ টাকা :.....১৫০০.....


(কথায় :.....তিন হাজার পাঁচশত টাকা.....) প্রাপ্ত হয়ে তার

ব্যবসা / বৃত্তি / পেশা :..... চালিয়ে যাবার জন্য

লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ :.....৩০/০৬/২০১৮..... পর্যন্ত।

১৫/০৭

তারিখ : ২৬/০৭/২০১৭ ইং


আব্দুল হান্নান মন্সুরী
চেয়ারম্যান
৬নং মাটিকাটা ইউনিয়ন পরিষদ
গোদাগাড়ী, রাজশাহী।