

Proposed NU Business Name: **ALAUDDIN TEA STORE**

Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ALA UDDIN |
| Age | : | 13-09-1986 (31 Years) |
| Education, till to date | : | Class 05 |
| Marital status | : | Unmarried |
| Children | : | None |
| No. of siblings: | : | 02 Brothers 02 Sisters |
| Address | : | Vill: South Kasimpur ; P.O: Passgasia ; P.S: Feni Sadar ; 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 | : | REJIA KHATUN |
| (iii) Father's name | : | LATE AZI ULLAH |
| (iv) GB member's info | : | Branch: Passgasia , Feni, Centre # 05 (Female), Member ID: 2429, Group No: 07 Member since:1998 2004 (06 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 20,000 Outstanding loan: Nill |
| (v) Who pays GB loan installment | : | Brother |
| (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 | : | 20 years experience in running business. 17 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01812-452253 |
| Family's Contact No. | : | 01882-430296 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REJIA KHATUN joined Grameen Bank since 6 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 | : | ALAUDDIN TEA STORE |
| Location | : | Ratonpur , Taltola, Feni |
| Total Investment in BDT | : | BDT 108,800/- |
| Financing | : | Self BDT 58,800/- (from existing business) 54% Required Investment BDT 50,000/- (as equity) 46% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 15 ft = 180 square ft |
| Security | : | BDT 10,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

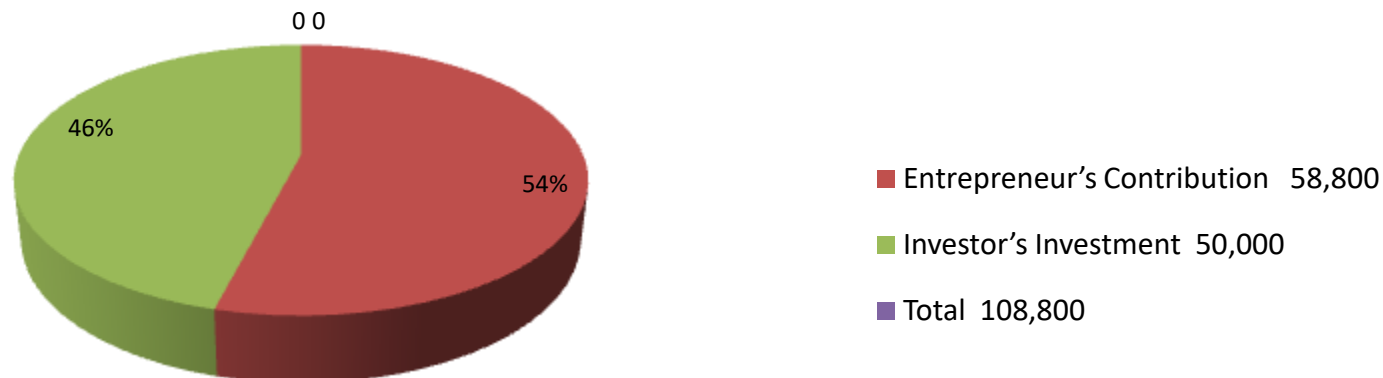
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue(Sales) | | | |
| Tea, Biscuit, Cold Drink etc | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less Variable Expense | | | |
| Tea, Biscuit, Cold Drink etc | 2,400 | 72,000 | 864,000 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less Variable Expense | | | |
| Rent | | 800 | 9,600 |
| Electricity bill | | 1000 | 12,000 |
| | | 1,500 | 18,000 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 500 | 6,000 |
| Mobile bill | | 300 | 3,600 |
| Total fixed cost (D) | | 9,100 | 109,200 |
| Net Profit (E)= [C-D] | | 8,900 | 106,800 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|-----------|-------------|---------------|-----------|-------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cold Drink | 10 | 500 | 5,000 | 20 | 500 | 10000 | 15,000 |
| Biscuits | 20 | 300 | 6,000 | 30 | 300 | 9,000 | 15,000 |
| Wheat | 2 | 1200 | 2,400 | 0 | 0 | 0 | 2,400 |
| Flour | 5 | 3000 | 15,000 | 5 | 3000 | 15,000 | 30,000 |
| Sugar | 2 | 3400 | 6,800 | 0 | 0 | 0 | 6,800 |
| Oil | 4 | 1400 | 5,600 | 4 | 1400 | 5,600 | 11,200 |
| Others | 0 | 0 | 8,000 | 0 | 0 | 10400 | 0 |
| Security | 1 | 0 | 10,000 | 0 | 0 | 0 | 10,000 |
| Total | 44 | 9800 | 58,800 | 59 | 5200 | 50,000 | 108,800 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year 1 | Year 2 | Year 3 |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Tea, Biscuit, Cold Drink etc | 4,000 | 120,000 | 1440000 | 1512000 | 1587600 |
| Total Sales (A) | 4,000 | 120,000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense | | | | | |
| Tea, Biscuit, Cold Drink etc | 3,200 | 96,000 | 1152000 | 1209600 | 1270080 |
| Total variable Expense (B) | 3,200 | 96,000 | 1152000 | 1209600 | 1270080 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 | 302,400 | 317,520 |
| Less Variable Expense | | | | | |
| Rent | | 800 | 9,600 | 9,600 | 9,600 |
| Electricity bill | | 1,200 | 14,400 | 15,000 | 15,500 |
| | | 1,800 | 21,600 | 22,000 | 22,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 500 | 6,000 | 6,000 | 6,000 |
| Mobile bill | | 400 | 4,800 | 5,000 | 5,300 |
| Total fixed cost (D) | | 9,700 | 116,400 | 117,600 | 118,900 |
| Net Profit (E)= [C-D] | | 14,300 | 171,600 | 184,800 | 198,620 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|------------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 171,600 | 184,800 | 198,620 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 151,600 | 316,400 |
| | Total Cash Inflow | 221,600 | 336,400 | 515,020 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 151,600 | 316,400 | 495,020 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 17 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