

Proposed NU Business Name :ANISUR TEA STORE



Project identification and prepared by: MOHIDUL ISLAM

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANISUR RAHMAN
Age	:	21-10-1984(33Years)
Education, till to date	:	CLASS-NINE
Marital status	:	UnMarried
Children	:	NONE
No. of siblings:	:	4Brothers 1 SISTRES
Address	:	ViLL: ANARPUR P.O : ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE ARJUDA BEGAM
(iii) Father's name	:	ABDUL HAQUE
(iv) GB member's info	:	Branch: KOLATAIA Centre # 10/M(Female), Member ID: 2317/2, Group No: 02 Member since:1992-2000(08 Years) First loan: BDT 5,000/- Existing loan :10,000/-
Further Information:		Outstanding loan: Nil
(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 & Skill	:	5 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-536275
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE ARJUDA BEGAM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

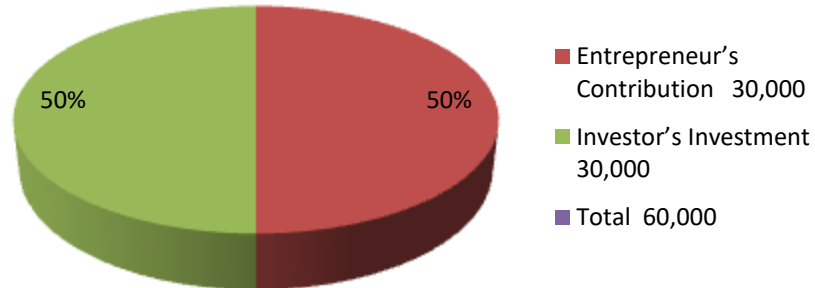
Proposed Nobin Udyokta Business Info

Business Name	:	ANISUR TEA STORE
Location	:	ViLL: ANARPUR P.O : ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	But/-60000/-
Financing	:	Self BDT 30000/- (from existing business)50% Required Investment BDT 30000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 5ft= 50 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Gaser Cula & cilender Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Gaser Cula & cilender			
Others	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Gaser Cula & cilender			
Others	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent			0
Electric Bill		200	2400
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)			0
Mobile Bill		200	2400
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		5750	69000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Gaser cula	1	2500	2500		Mudimal		30000	
celindar	1	2500	2500					
Others			25000					
Total			30000				30000	60000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Gaser Cula & cilender Others	3000	90000	1080000	1134000
	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000
Less Variable Expense (B)				
Gaser Cula & cilender Others	2550	76500	918000	963900
Total Variable Expense	2550	76500	918000	963900
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100
Less Fixed Expense				
Rent		0	0	0
Electric Bill		200	2400	2700
Transportaion		100	1200	1260
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		5500	66000	66460
Net Profit (E)= [C-D]		8000	96000	100800
Investment Pay Back			18,000	18,000

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	30,000	
1.2	Net Profit	96,000	100800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		78000
	Total Cash Inflow	126,000	178,800
2	Cash Outflow		
2.1	Purchase of Product	30,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	18000	18000
	Total Cash Outflow	48,000	18,000
3	Net Cash Surplus	78,000	160,800

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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







