Proposed NU Business Name: RASEL 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	:	MD. SALA UDDIN	
Age	:	01-06-1986 (31 Years)	
Education	:	Class 08	
Marital status	:	Unmarried	
Children	:	None	
No. of siblings:	:	01 Sister	
Address	:	Vill: Uzalia ; P.O: Laxmiyara ; P.S: Feni Sadar ; Dist: Feni	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father RAHELA BEGUM MOHAMMAD HANIF Branch: Passgasia . Centre # 49 (Male), Member ID: 4007/1, Group No: 02 Member since: 2007 (10 Years) First loan: BDT 5,000/-	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 40,000 Outstanding loan: 34,600 Father No No 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	:	10 years experience in running business. 01 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864-358410
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHELA BEGUM joined Grameen Bank since 18 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	:	RASEL TEA STORE		
Location	:	Laxmiyara Bazar, Feni		
Total Investment in BDT	:	BDT 102,000/-		
Financing	:	Self BDT 52,000/- (from existing business) 51% Required Investment BDT 50,000/- (as equity) 49%		
Present salary/drawings from business (estimates)	•	BDT 5,000		
Proposed Salary	:	5,000		
Size of shop	:	15 ft x 200 ft= 300 square ft		
Security	:	2000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Biscuits, Cold Drinks 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. 		

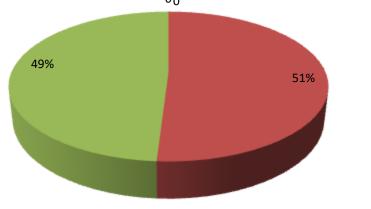
Existing Business (BDT)

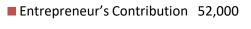
Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Biscuits, Cold Drinks etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less Variable Expense			
Rice, Oil, Biscuits, Cold Drinks etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000
Less Variable Expense			
Rent		800	9,600
Electricity bill		300	3,600
Transportation		600	7,200
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		7,300	87,600
Net Profit (E)= [C-D]		13,700	164,400

Investment Breakdown

Existing			Proposed				
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	10	350	3,500	20	350	7000	10,500
Cosmetics	1	5000	5,000	1	10000	10,000	15,000
Flour	2	3000	6,000	6	3000	18,000	24,000
Wheat	1	3300	3,300	0	0	0	3,300
Sugar	20	50	1,000	100	50	5,000	6,000
Paan	1	2000	2,000	0	0	0	2,000
Salt	1	2000	2,000	0	0	0	2,000
Oil	80	100	8,000	0	0	0	8,000
Others	1	19200	19,200	1	10000	10000	29,200
Security	1	2000	2,000	0	0	0	2,000
Total	118	37000	52,000	128	23400	50,000	102,000







■ Investor's Investment 50,000

■ Total 102,000

	Daily	Manthly	Voor 1
Financi	ial Proj	ection ((BDT)

Year 2

1890000

1890000

1512000

1512000

378000

800

6,500

11,000

60,000

3,600

5,000

86,900

291,100

20,000

800

6,000

10,800

60,000

3,600

4,800

86,000

274,000

20,000

800

500

900

300

400

7,900

22,100

5,000

Year 3

1984500

1984500

1587600

1587600

396900

800

7,000

11,500

60,000

3,600

5,300

88,200

308,700

20,000

Particulars	Daily	Monthly	Year 1	
Revenue(Sales)				
Rice, Oil, Biscuits, Cold Drinks etc	5,000	150,000	1800000	
Total Sales (A)	5,000	150,000	1800000	
Less Variable Expense				
Rice, Oil, Biscuits, Cold Drinks etc	4,000	120,000	1440000	
Total variable Expense (B)	4,000	120,000	1440000	
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360000	
Less Variable Expense				

Electricity bill

Salary (self)

Mobile bill

Transportation

Entertainment

Total fixed cost (D)

Net Profit (E)= [C-D]

Investment Payback

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	274,000	291,100	308,700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		254,000	525,100
	Total Cash Inflow	324,000	545,100	833,800
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	254,000	525,100	813,800

SWOT ANALYSIS

Strength

Employment: Self: 00 Family:0 Others:00

Experience & Skill: 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



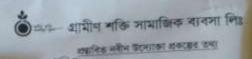












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निमनी कर्म

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धामीन काएक

FAMILY PICTURE

