

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



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SIRAJUL ISLAM
Age	:	01/01/1983 (34Years)
Education, till to date	:	Class - 05
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	02 Sisters
Address	:	Vill: Sorajpur P.O: Sorajpur, P.S: Sonagazi, 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	:	SOBURA BKHATUN
(iii) Father's name	:	MOJIBUL HAQUE
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 32/(Female), Member ID: 2702/2, Group No: 04 Member since: 12-10-2002 (15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 7,800/-
(v) Who pays GB loan installment	:	Mother
(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	:	14 Years Experience 05 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01866-925385
Mother's Contact No.	:	01836-153755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOBURA KHATUN joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

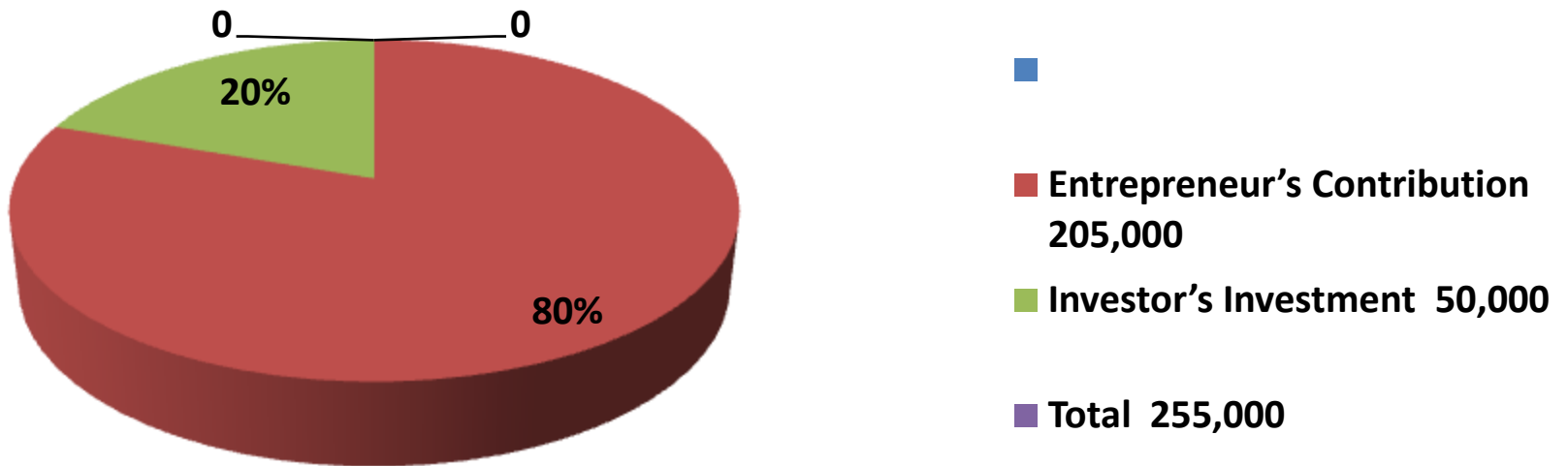
Business Name	:	SOWRAB TEE STORE
Location	:	Sonagazi giro point,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,55,000/-
Financing	:	Self BDT 2,05,000/- (From Existing Business) 80% Required Investment Bdt,50,000(as Equity) 20%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 20 ft. = 200 Square Ft
Security Of The Shop	:	1,50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biskit,Chips,tee,pan & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 01 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Sonagazi. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Biskit,Chips,tee,pan & others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Biskit,Chips,tee,pan & others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		500	6000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		2000	24000
Entertainment		500	6000
Guard		50	600
Generator		300	3600
Mobile Bill		250	3000
Total Fixed Cost (D)		11700	140400
Net Profit (E)= [C-D]		12300	147600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Biskit	20	500	10,000	40	500	20,000	30,000
Cipes	5	600	3,000			0	3,000
Flour	2	2,000	4,000	5	2,000	10,000	14,000
Oil	30	100	3,000	50	100	5,000	8,000
Others	0	0	35,000			15,000	50,000
Secqurity			150,000			0	150,000
Total	57	3200	205,000	95	2,600	50,000	255,000



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Biskit,Chips,tee,pan & others	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Biskit,Chips,tee,pan & others	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		500	6000	6300	6600
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		2000	24000	24000	24000
Entertainment		500	6000	6000	6000
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		250	3000	3100	3200
Total Fixed Cost (D)		11700	136800	137260	137723
Net Profit (E)= [C-D]		15300	183600	192780	202419
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	33,000		
1.2	Net Profit	183,600	192780	202419
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163600	336380
	Total Cash Inflow	216,600	356,380	538,799
2	Cash Outflow			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	53,000	20,000	20,000
3	Net Cash Surplus	163,600	336,380	518,799

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Sonagazi giro poent,
Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



RANGER'S APPEALANCE
THE FILE FOR ANDIA
AS BESTSELLING AUTHOR FLANAGAN





Toast

RANGER'S
APPRENTICE

THE
BATTLE FOR
SKANDIA

JOHN FLANAGAN



RADNER'S
APPETIZANCE
THE
BATTLE FOR
SKANDIA
BY JOHN FLANAGAN