

Proposed NU Business Name: **M/S JAMAL TEA STALL**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:JAMAL UDDIN MOJUMDAR
Age	:	16-11-1983(34 Years)
Education, till to date	:	Class:Eight
Marital status	:	Married
Children	:	1 Daughter,2 Sons
No. of siblings:	:	04 Sisters, 02 Brothers
Address	:	Vill:North dhonikunda. P.O:Nowapur, P.S: Porshuram, 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	:	HOSNEARA BEGUM
(iii) Father's name	:	LATE:AZIZUL HAQUE
(iv) GB member's info	:	Branch: Porshuram, Centre # 37(Female), Member ID:3194, Group No: 05 Member since: 10-05-2005-2010(5 Years) First loan: BDT 4,000/- Existing loan: BDT 000/- Outstanding loan: 000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	Nil
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916715887
Mother's Contact No.	:	01827602194
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEWARA BEGUM joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

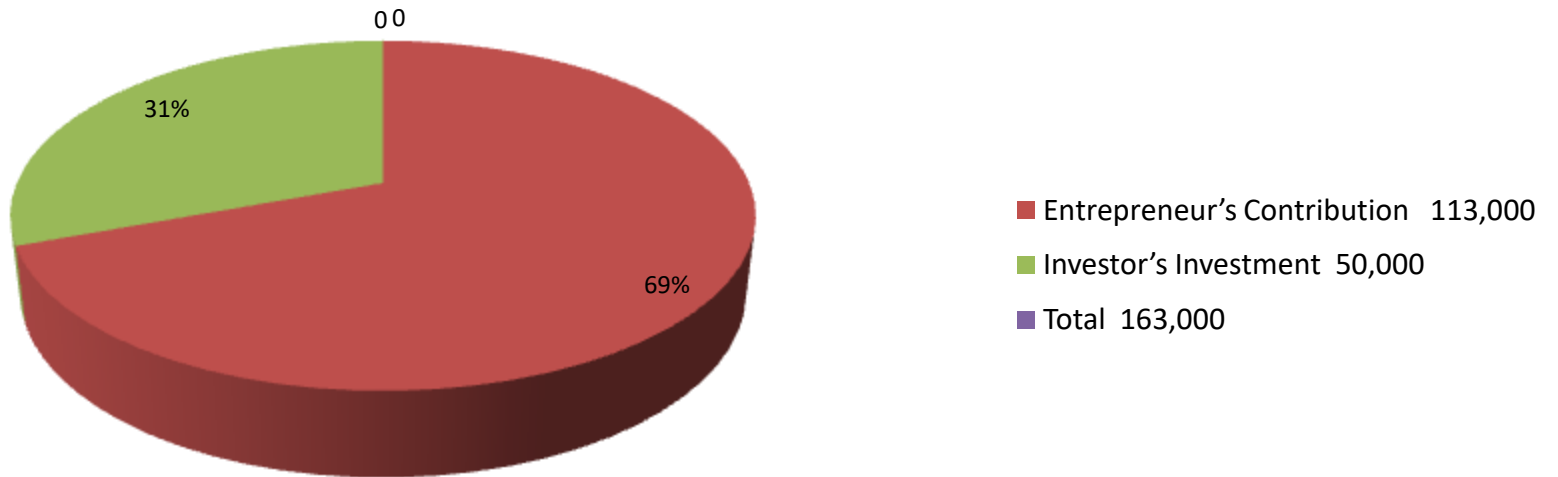
Proposed Nobin Udyokta Business Info

Business Name	:	M/S JAMAL TEA STALL
Location	:	Shaldhor road,dhonikunda bazar,Porshuram,Feni.
Total Investment in BDT	:	BDT 153,000/-
Financing	:	Self BDT 113000(from existing business) 91% Required Investment BDT,40,000(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 10 ft. = 80square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;cng biscut,chanachur,tea,water,juce,others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
biscut,chanachur,tea,juce,water,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscut,chanachur,tea,juce,water,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		700	8400
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7250	87000
Net Profit (E)= [C-D]		6250	75000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscut	5	0	8,000			10,000	18,000
chanachur	100	0	8,000			10,000	18,000
tea/cofi	30	0	5,000			0	5,000
juce	5	0	5,000			10,000	15,000
water	60	0	4,000			0	4,000
cake	50	0	3,000			0	3,000
cooldrinks	100	0	5,000			10,000	15,000
chips	80		3,000			0	3,000
banana	200		2,000			0	2,000
others+security			70,000			10,000	80,000
Total	630	0	113,000	0	0	50,000	163,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscuit,chanachur,tea,juce,water,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7250	87000	87580	88169
Net Profit (E)= [C-D]		10750	129000	135450	142223
Investment Pay Back			16,000	16,000	16,000

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	50,000		
1.2	Net Profit	129,000	135450	142222.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113000	232450
	Total Cash Inflow	179,000	248,450	374,673
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)	16000	16000	16000
	Total Cash Outflow	66,000	16,000	16,000
3	Net Cash Surplus	113,000	232,450	358,673

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Shaldhor bazar road
dhonikunda road,parshoram,feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











কম্পিউটার
সেবা
সেবা



FAMILY PICTURE

