

## Proposed NU Business Name: **SHOHAG TEA STALL**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD:TAFIQUL ISLAM</b>
Age	:	12-01-1985( 33 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Sister.
Address	:	Vill: Solia, P.O:Solia, 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	:	<b>FARIDA PARVIN</b>
(iii) Father's name	:	<b>SAFIQUL ISLAM</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 29(Female), Member ID:1911, Group No: 01 Member since: 10-05-2000-2017 (17 Years) First loan: BDT10,000/-
Further Information:		Existing loan: BDT 76,000/- Outstanding loan: 41952
(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	:	No
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-859653
Mother's Contact No.	:	01836-264321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FARIDA KHATUN** joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

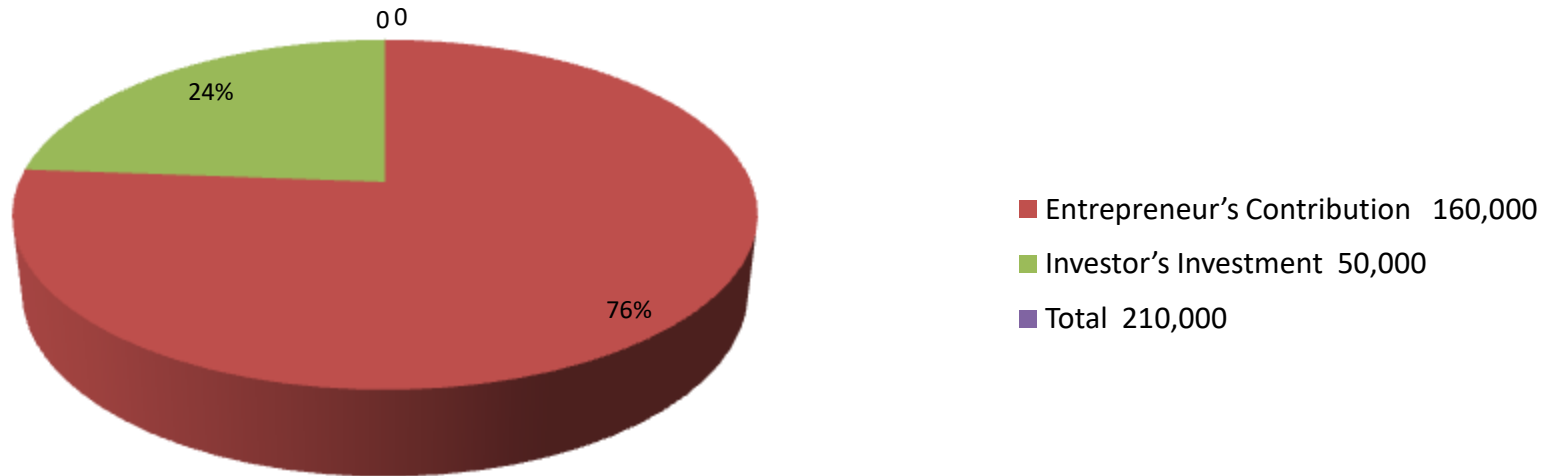
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOHAG TEA STALL</b>
Location	:	Chitholia chowrasta mor, Porshuram, Feni.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 1,60,000 (from existing business) 76% Required Investment BDT,50,000 (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	25000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;suger,noduls,atta,moyda,oil,etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in rant place.</li><li>▪Collects goods from Porshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
sugar,flour,moyda,oil,nodols,others	6000	180000	2160000
	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
sugar,flour,moyda,oil,nodols,others	5100	153000	1836000
<b>Total Variable Expense</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>
<b>Net Profit (E)= [C-D]</b>		<b>19400</b>	<b>232800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
sugar	0	0	10,000			10,000	20,000
flour	0	0	10,000			10,000	20,000
moyda	0	0	10,000			10,000	20,000
oil	0	0	20,000			20,000	40,000
cooldrinks	0	0	20,000			0	20,000
nodols	0	0	10,000			0	10,000
tea-breakfast	0	0	20,000			0	20,000
fruit	0	0	15,000			0	15,000
others	0	0	20,000			0	20,000
security	0	0	25,000			0	25,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>160,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>210,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
sugar,flour,moyda,oil,nodols,others	6500	195000	2340000	2457000
0	0	0	0	0
<b>Total Sales(A)</b>	<b>6500</b>	<b>195000</b>	<b>2340000</b>	<b>2457000</b>
<b>Less Variable Expense (B)</b>				
silver disk,jug,paint,iron,electronic etc.	5525	165750	1989000	2088450
<b>Total Variable Expense</b>	<b>5525</b>	<b>165750</b>	<b>1989000</b>	<b>2088450</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>975</b>	<b>29250</b>	<b>351000</b>	<b>368550</b>
<b>Less Fixed Expense</b>				
Rent		1500	18000	18000
Electric Bill		500	6000	6300
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>	<b>91720</b>
<b>Net Profit (E)= [C-D]</b>		<b>21650</b>	<b>259800</b>	<b>272790</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	259,800	272790	286429.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		239800	492590
	<b>Total Cash Inflow</b>	<b>309,800</b>	<b>512,590</b>	<b>779,020</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>239,800</b>	<b>492,590</b>	<b>759,020</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Chitholia caworastamor, Porshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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RAW









Potato Crackers

Chip Star

Winnie