

# Proposed NU Business Name: **ASIF BIRANI HOUSE & TEA STALL**



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Chagal naiya,feni

Project verified by: Susanto kumar biswas



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

Name	:	<b>MD IMTEYAJ UDDIN BIJOY</b>
Age	:	07/04/1998 ( 19 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill: Horipur, P.O: Horipur Bazar, P.S: Chagal aiya, 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>RAHENA AKTER</b>
(iii) Father's name	:	<b>MD EMDAD ULLAH</b>
(iv) GB member's info	:	Branch: Pathan nager, Centre # 25/(Female), Member ID:2827/1, Group No: 03 Member since: 05-07-2000-2006(6Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0,00/-
(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	:	0 3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01874-659293
Mother's Contact No.	:	01843-216807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHENA AKTER** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

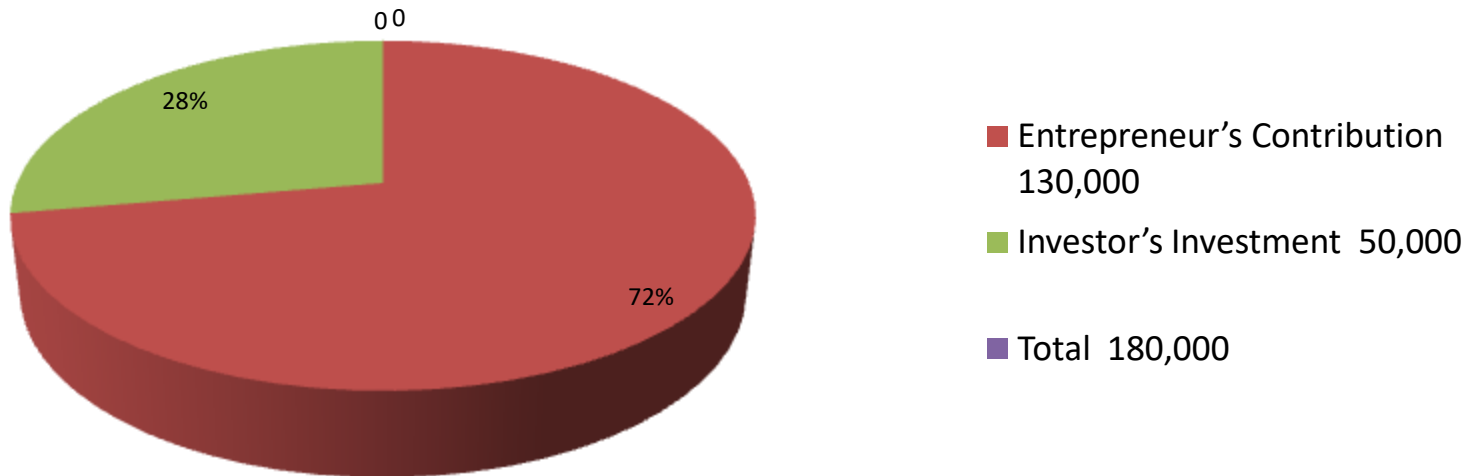
Business Name	:	<b>ASIF BIRANI HOUSE &amp; TEA STALL</b>
Location	:	Bangla Bazar, Chagalnaiya, Feni.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 72% Required Investment BDT,50,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150 square ft
Security of the shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Soft dirnk,Biscuit, potato , tea, etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Soft dirnk,Biscuit, potato , tea, etc	1800	54000	648000
	0	0	0
<b>Total Sales(A)</b>	<b>1800</b>	<b>54000</b>	<b>648000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Soft dirnk,Biscuit, potato , tea, etc	1440	43200	518400
<b>Total Variable Expense</b>	<b>1440</b>	<b>43200</b>	<b>518400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>76800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4400</b>	<b>52800</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	3	0	20,000	0	0	10,000	30,000
soft drink	2	0	40,000			10,000	50,000
tea	0	0	40,000			20,000	60,000
patato	0	0	10,000			10,000	20,000
others	0	0	20,000			0	20,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>5</b>	<b>0</b>	<b>130,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>180,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Soft dirnk,Biscuit, potato , tea, etc	2300	69000	828000	869400	912870
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>	<b>869400</b>	<b>912870</b>
<b>Less Variable Expense (B)</b>					
Soft dirnk,Biscuit, potato , tea, etc	1840	55200	662400	695520	730296
<b>Total Variable Expense</b>	<b>1840</b>	<b>55200</b>	<b>662400</b>	<b>695520</b>	<b>730296</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13800</b>	<b>165600</b>	<b>173880</b>	<b>182574</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6400</b>	<b>74400</b>	<b>74980</b>	<b>75569</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>	<b>93240</b>	<b>97902</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	<b>Total Cash Inflow</b>	<b>138,800</b>	<b>162,040</b>	<b>239,942</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>68,800</b>	<b>142,040</b>	<b>219,942</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bangla Bazar, Chagalnaiya,  
Feni.  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















Deep Blue  
**Shrek**  
ATTITUDE  
SPREAD FEAR