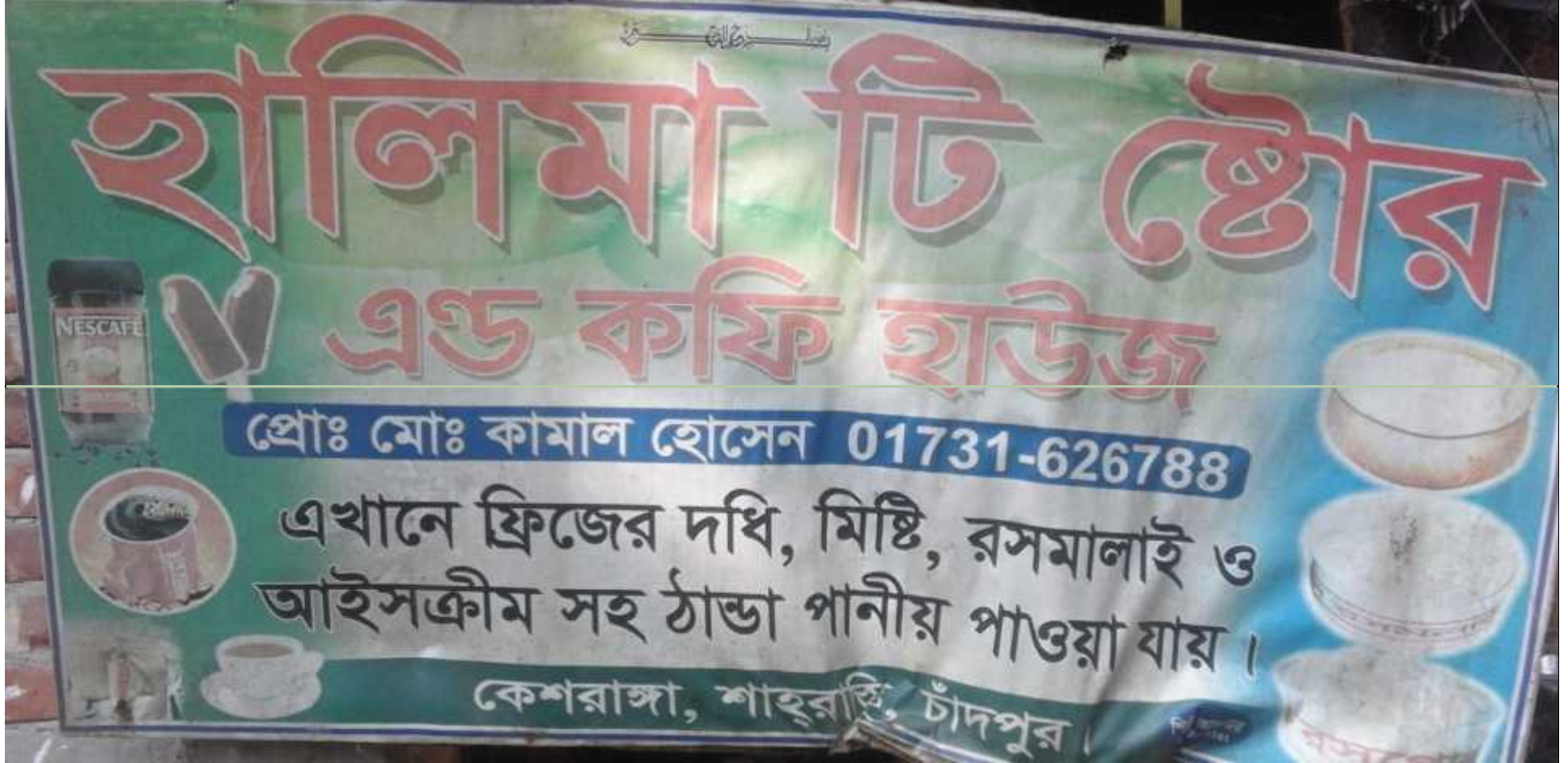


A Nobin Udyokta Project Halima Tea Store



Presented by :Md. Kamal Hossain
NU Identified and PP Prepared by : Taposh Kumar Sharma
Verified By: Md. Ballal Hossain

Ramganj Unit
Anchal-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Kamal Hossain
Age	:	12/01/1983 (Years-34)
Marital status	:	Married
Children	:	Son-01
No. of siblings:	:	Brothers-3; Sisters-3
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 <input type="text"/> Father <input type="text"/> Jahanara Begum Late. Shirajul Islam Member since:10/09/2007 Branch:Sonapur, Centre no.68/m,Group:04 Loanee No.7342, First loan:.,8,000/- Existing loan: 50,000 /- Outstanding: 41,200/-
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	Brother N/A N/A N/A N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Tea Stall
Trade License Number	:	375
Business Experiences and Training Info	:	7 years. He has get training from his shop .
Other Own/Family Sources of Income	:	His brother stay abroad and anther brother is driver .
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01731-626788
NU Project Source/Reference	:	GT Ramgonj Unit Office, Lakshmipur



NU's mother has been a member of Grameen Bank Since 2007. At first his mother took a loan amount of 8,000 BDT from Grameen Bank. NU's mother built their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Halima Tea Store
Address/ Location	:	Kasranga east para,Saharajti, Chandpur .
Total Investment in BDT	:	1,80,000/-
Financing	:	Self BDT : 1,20,000 (from existing business) - 67% Required Investment BDT : 60,000 (as equity) - 33 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	02 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u>			
1.Flour	1,500		
2.Pea-flour	1,600		
3.Oil,	1,600		
4. Cold drinks, milk	800		
<u>Present Stock: (*)</u>			
1.Refrizaration 1p+ TV	33,000		1,20,000
2.Fan 3p	4,500		
3.Gass Calendar big size 2p ,small size 1p+ Chula 3p	23,000		
4. Toondur ruti Chula	10,000		
5.korai,dish,dam,plate, spoon etc	4,000		
6.Advance	35,000		
7.Decoration	5,000		
<u>Proposed Stock item: (**)</u>			
1. Flour 15bag		24,000	
2. Pea-flour 2 bag		5,000	
3 pulse 3bag		5,000	60,000
1. oil 10 Tin		16,000	
2. Salt, onion, garlic, yellow peeper, potato		10,000	
Total Capital	1,20,000	60,000	1,80,000

PRESENT & PROPOSED INVESTMENT Breakdown

Annex-2



PRESENT STOCK ITEMS

Product name with quantity	Amount
1.Flour	1,500
2.Pea-flour	1,600
3.Oil, 4. Cold drinks, milk	1,600 800
5.Refrizaration 1p+ TV	33,000
6.Fan 3p	4,500
7.Gass Calendar big size 2p ,small size 1p+ Chula 3p	23,000
8.Tundon rute Chula	10,000
9.korai,dish,dam,plate, spoon etc	4,000
10.Advance	35,000
11. Decoration	5,000
Total Present Stock	1,20,000

PROPOSED ITEMS

Product name with quantity	Amount
1. Flour 15bag 2. Pea-flour 2 bag	24,000 5,000
3.pulse 3bag 4. oil 10 Tin	5,000 16,000
5.salt,onion,garlic,yellow,piper,potato	10,000
Total proposed Stock	60,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	2,000	60,000	7,20,000
<i>Less: Cost of sales (B)</i>	1,600	48,000	5,76,000
Profit (C) [C=(A-B)]	400	12,000	1,44,000
Income from Tea sale (D)	300	9,000	1,08,000
Gross Profit (E) [=(C+D)]	700	21,000	2,52,000
<i>Less: Operating Costs</i>			
Electricity bill		1,500	18,000
Generator bill		300	3,600
Shop Rent		800	9,600
Mobile bill & Others		500	6,000
Present salary		7,000	84,000
Non Cash Item:			
Depreciation (37,500*15%+37,000*20%+5,000*10%)		1,127	13,524
Total Operating Cost (F)		11,227	1.34.724
Net Profit (E-F):		9,773	1,17,276

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2,500	75,000	9,00,000	3,000	90,000	10,80,000
<i>Less: cost of sales (B)</i>	2,000	60,000	7,20,000	2,400	72,000	8,64,000
Profit (C) [C=(A-B)]	500	15,000	1,80,000	600	18,000	2,16,000
Income from Tea sale (D)	300	9,000	1,08,000	400	12,000	1,44,000
Gross Profit (E=C+D)	800	24,000	2,88,000	1,000	30,000	3,60,000
<i>Less: Operating Costs</i>						
Electricity bill		1,500	18,000		1,500	18,000
Generator bill		400	4,800		500	6,000
Shop Rent		800	9,600		800	9,600
Mobile & Others		600	7,200		700	8,400
Salary (Self)		7,000	84,000		8,000	96,000
Non Cash Item:						
Depreciation Expenses		1,127	13,524		1,127	13,524
Total Operating Cost (F)		11,427	1,37,124		12,627	1,51,524
(Net Profit E-F) :		12,573	1,50,876		17,373	2,08,476
Pay Back		36,000			36,000	
Retained Income:		1,14,876			1,72,476	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	0
1.2	Net Profit	1,50,876	2,08,476
1.3	Depreciation (Non Cash Item)	13,524	13,524
1.4	Opening Balance of Cash Surplus		1,28,400
	Total Cash Inflow	2,24,400	3,50,400
2.0	Cash Outflow		
2.1	Purchase of Cow	60,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	1,28,400	3,14,400

SWOT Analysis



STRENGTH <ul style="list-style-type: none">➤ Skilled & 07 years experience➤ Well known in local areas	WEAKNESS <ul style="list-style-type: none">➤ Opponent in same areas➤ Credit sale
OPPORTUNITIES <ul style="list-style-type: none">➤ Center point for business holders➤ Beside Main Road➤ Huge Demand in locality	THREATS <ul style="list-style-type: none">➤ Fire➤ Theft➤ Political unrest

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



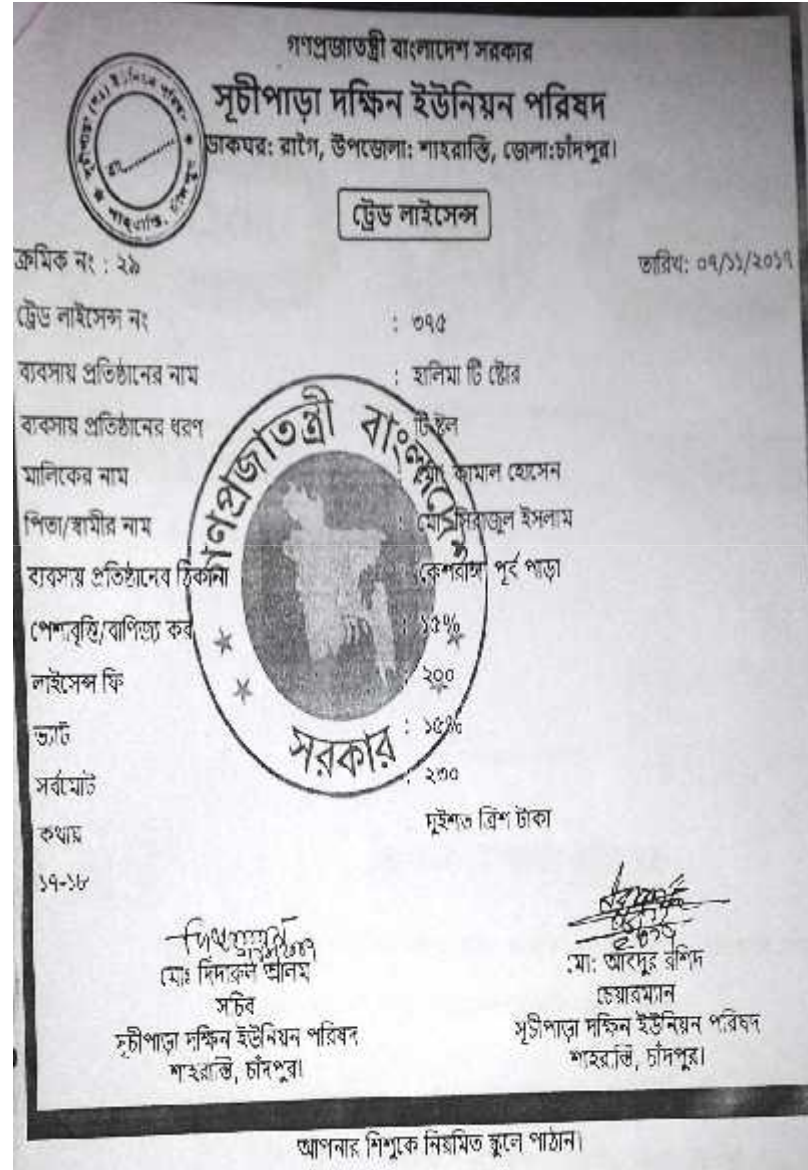
Photographs



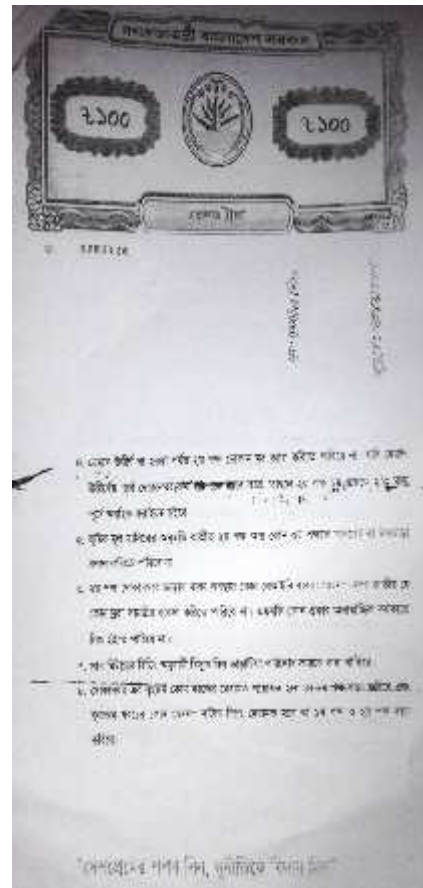
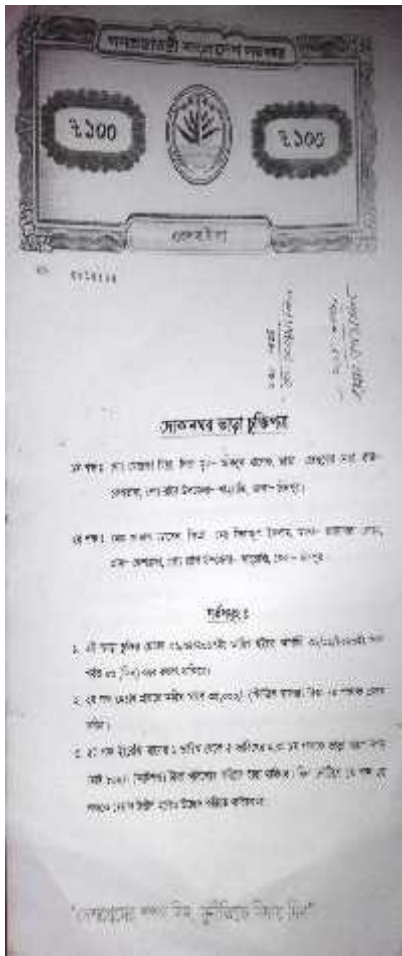
Photographs



Photographs



Photographs





Presented at
188th Internal Design Lab
Regional- 45
On November 14, 2017 at GT

