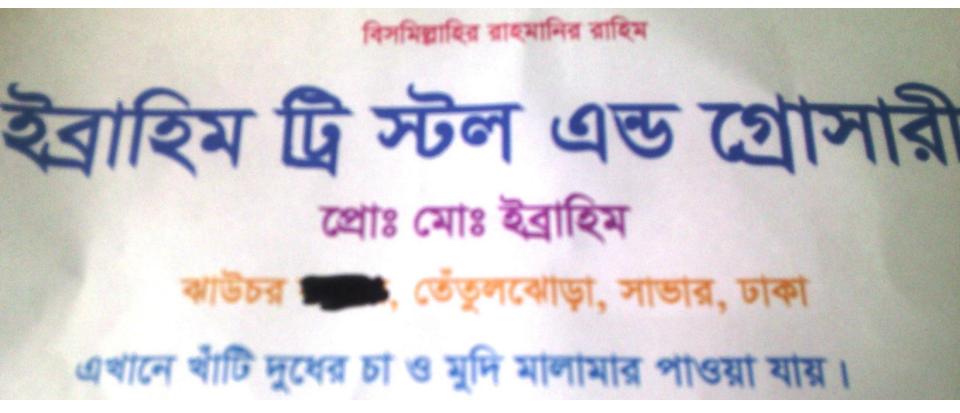
Ibrahim Tea Stall & Grocery



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M Shahidul Haque Presented by Md. Ibrahim





BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| KKIEE KIII IIE I HE | | KEIPEINEIN INTIKIN I III KEIN I A |
|---|---|-----------------------------------|
| Name | | Md. Ibrahim |
| Age | : | 09-05-1981 (34 years) |
| Marital status | : | Married |
| Children | : | 2 son,1doughter |
| No. of siblings: | : | 01 Brothers, 1Sisters |
| 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 |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others | : | N/A N/A N/A N/A |
| Education | - | SSC |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present Occupation | : | Grocery & tea stall |
|---|---|---------------------|
| Trade License/ Drug License | | 1417 |
| Business Experience And Training Info | : | 8 years |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | | |
| NU Project Source/Reference | : | Singair Unit |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 1997-2005 (8 years). At first she took 2,500 taka from GB. NU's father invested GB Loan in his agriculture. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | Ibrahim Tea Stall & Grocery |
|---|----|--|
| Address/ Location | : | Jhaochar, Hemayetpur |
| Total Investment in BDT | •• | 2,30,000 |
| Financing | : | Self BDT 1,80,000 (from existing business) 79% Required Investment BDT 50,000/-(as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT 7,000 |
| Proposed Salary | | BDT 7,000 |
| Proposed Business | | |
| (i) % of present gross profit margin | : | 10% |
| (ii) Estimated % of proposed gross profit margin | | 10% |
| (iii) Agreed grace period | | 5 months |

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|-------------------------|-------------------|----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| Present Stock Items: stock Advance farniture(frez-1,mitrescale-1,silinder- 1,rake-2,table-1) | 1,50,000 0 30000 | | 1,80,000 |
| Proposed items: | | 50,000 | 50,000 |
| Total Capital | 1,80,000 | 50,000 | 2,30,000 |

Present item

| Particulars | No. of Item | Price per Unit (BDT) | Total Price (BDT) |
|------------------------------|-------------|----------------------|-------------------|
| Investment in different | | | |
| categories: | | | |
| Energy biscuit | 2 cartoon | 320 | 640 |
| Tip bisquit | 2 62 5 | 240 | 690 |
| Tip biscuit | 2 car | 340 | 680 |
| Milk biscuit | 2car | 200 | 400 |
| chanachur | 1/2bag | 1700 | 1700 |
| Kumarika | 1car | 3240 | 3240 |
| Parasut oil | 1car | 5760 | 5760 |
| Lux soap | 2car | 3312 | 6624 |
| dove soap | 1car | 6400 | 6400 |
| Lifebuoy | 1car | 1512 | 1512 |
| sendalina | 1car | 2736 | 2736 |
| Wheel soap | 2car | 1000 | 2000 |
| Chaka soap | 1car | 1000 | 1000 |
| Pepsodent tooth powder | 1car | 12 | 576 |
| pepsodent | 1car | 3800 | 3800 |
| Mini shampoo, chips, | | | |
| chanachur,, saline, choclet, | | | |
| etc. | | | 1757 |

| Particulars | No. of Item | Price per Unit (BDT) | Total Price (BDT) |
|-------------------------------------|-------------|----------------------|-------------------|
| Investment in different categories: | | | |
| Speed | 10 | 525 | 5250 |
| Tiger | 10 | 525 | 5250 |
| 7 up | 10 | 750 | 7500 |
| Frutika | 5 | 444 | 2220 |
| Mojo | 5 | 750 | 3750 |
| Fizz up | 5 | 750 | 3750 |
| Clamon | 2 | 750 | 3750 |
| Mum water | 3 | 355 | 1065 |
| Benson cigarette | 5cartoon | 1800 | 9000 |
| Gold leaf | 8 | 1080 | 8640 |
| Sheik | 10 | 300 | 3000 |
| Nevy | 10 | 700 | 7000 |
| sager | 1bag | 1850 | 1850 |
| wheat | 1bag | 1300 | 1300 |
| Dall | 1bag | 6200 | 6200 |
| salt | 5bag | 550 | 2750 |
| Soybean oil | 1dram | 7500 | 6500 |
| Dall | 1car | 2400 | 2400 |
| Rice | 5 | 2000 | 10000 |
| others | | | 20000 |
| Total | | | 1,50,000 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Proposed items | | | | | |
|----------------|------------|--------|--|--|--|
| Rice | 5*2000 | 10000 | | | |
| sugar | 1bag*1850 | 1850 | | | |
| wheat | 5bag*1300 | 6500 | | | |
| salt | 10bag*400 | 4000 | | | |
| pulse | 1car*2400 | 2400 | | | |
| Pollaw rice | 1bag*3500 | 3500 | | | |
| Close up | 1car*4000 | 4000 | | | |
| Faire & lovely | 1car*4000 | 4000 | | | |
| Tiger | 10case*525 | 5250 | | | |
| 7 up | 10case*750 | 7500 | | | |
| Total | | 50,000 | | | |

INFO ON EXISTING BUSINESS OPERATIONS

| Double done | Existing Business (BDT) | | | | | | |
|--|-------------------------|----------|-----------|--|--|--|--|
| Particulars Particulars | Daily | Monthly | Yearly | | | | |
| Sales (A) | 3,500 | 1,05,000 | 12,60,000 | | | | |
| Less: Cost of sales (B) | 3,045 | 91,350 | 10,96,200 | | | | |
| Profit (C) [C=(A-B)] | 455 | 13,650 | 1,63,800 | | | | |
| Less: Operating Costs | | | | | | | |
| Electricity bill | | 300 | 3600 | | | | |
| Shop Rent | | 1000 | 12000 | | | | |
| Night Guard bill | | 200 | 2400 | | | | |
| Mobile bill | | 300 | 3600 | | | | |
| Present salary/Drawings- self | | 7,000 | 84000 | | | | |
| Others cost ((fees, Entertainment, TL renew) | | 500 | 6000 | | | | |
| Non Cash Item: | | | | | | | |
| Depreciation | | | | | | | |
| Expenses (5000*10%, 25000*15%) | | 354 | 4248 | | | | |
| Total Operating Cost (F) | | 9654 | 115848 | | | | |
| Net Profit (E-F): | | 3996 | 47952 | | | | |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|--|--------------|---------|---------|--------------|---------|---------|--------------|---------|---------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales (A) | 3700 | 111000 | 1332000 | 3900 | 117000 | 1404000 | 4100 | 123000 | 1476000 |
| Less: Cost of Sale (B) | 3219 | 96570 | 1158840 | 3393 | 101790 | 1221480 | 3567 | 107010 | 1284120 |
| Profit (A-B)=(C) | 481 | 14430 | 173160 | 507 | 15210 | 182520 | 533 | 15990 | 191880 |
| Less: Operating Costs | | | | | | | | | |
| electricity bill | | 300 | 3600 | | 300 | 3600 | | 300 | 3600 |
| Shop Rent | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Night Guard bill | | 200 | 2400 | | 200 | 2400 | | 200 | 2400 |
| Mobile bill | | 300 | 3600 | | 300 | 3600 | | 300 | 3600 |
| Present salary/Drawings- self | | 7,000 | 84000 | | 7,000 | 84000 | | 7,000 | 84000 |
| Others cost (fees, Entertainment, TL renew) Non Cash Item: | | 500 | 6000 | | 500 | 6000 | | 500 | 6000 |
| Depreciation Expenses | | 354 | 4248 | | 354 | 4248 | | 354 | 4248 |
| Total operating cost | | 9654 | 115848 | | 9654 | 115848 | | 9654 | 115848 |
| Net Profit (C-D) = (E) | | 4776 | 57312 | | 5556 | | | 6336 | 76032 |
| GT payback | | | 20000 | | | 20000 | | | 20000 |
| Retained Income: | | | 37312 | _ | | 46672 | | | 56082 |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| | VINE C. K. | | | |
|-----|---|--------------|--------------|--------------|
| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 57312 | 66672 | 76032 |
| 1.3 | Depreciation (Non cash item) | 4248 | 4248 | 4248 |
| 1.4 | Opening Balance of Cash Surplus | | 41560 | 92480 |
| | Total Cash Inflow | 1,11,560 | 112480 | 172760 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,00 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3.0 | Net Cash Surplus | 41560 | 92480 | 152760 |

SWOT Analysis

STRENGTH WEAKNESS lack of fund Long standing relationship with Grameen. Well Known Person in locality. **Ownership of business** THREATS **O**PPORTUNITIY fire No Opponent Party theft





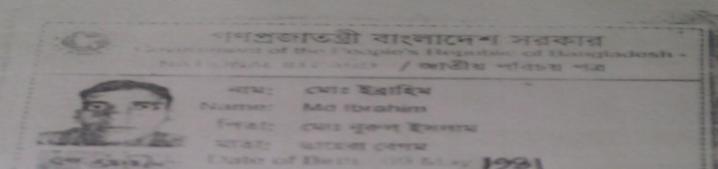


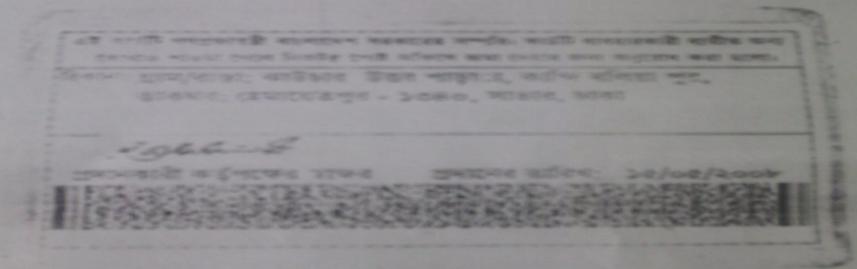






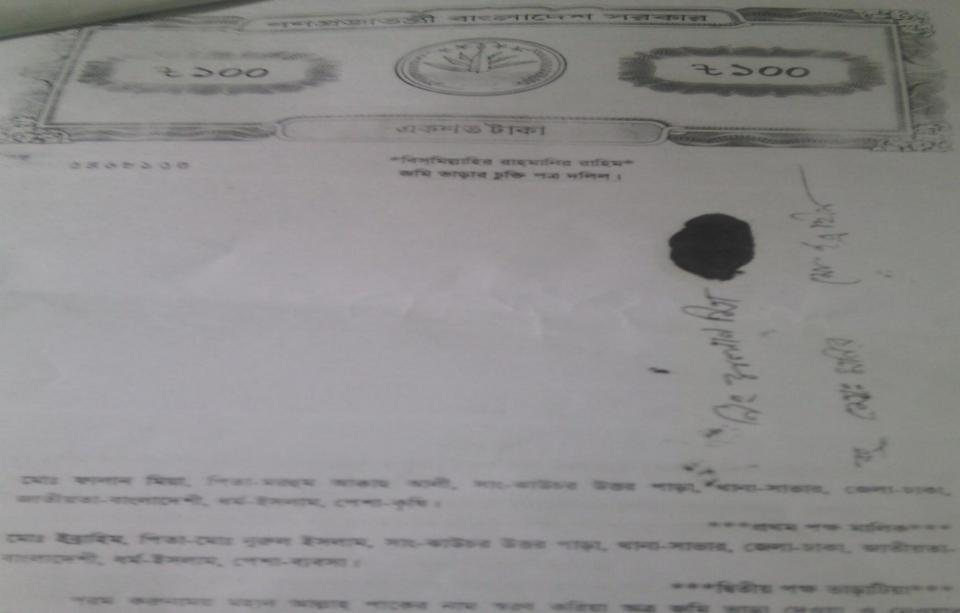






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গণপ্ৰজাতপ্ৰী বাংলাদেশ সৱকার 55. PT. PUN-30 उँ ज्ञाद्या ए। रेडिनियन शतिर जिल्हाना-भाषात. टडाना-bाका ने ना ने जिल्ला है के जिल्ला है के जिल्ला है। CR-413) 541 Calds / वाक्ष्म्भवाक्षिता, थाना/उभारकमा इ माकाव, रक्षमा इ क्षिता । দল কি বাবদ টাকা গা, ১৯৯১ এর বিভি-১৮৪ নং অনুস্তুতে ১৫% মুসাক বাবদ চাকা करा का का कार्य कार्य कार्य कार्य कार्य कार्य कार्य তথ্য হইল এবং লাভি বৎসৱ ইয়া নৰাছন কৰিতে হইছে। তৰিলে/তথ্য গোপন কৰিলে এই ট্ৰেডলাইলেল বাভিল বলিয়া গুণ্য হ'ইছে ত এই লাইনেল নৈত বলিয়া বিৰোচিত হ**ই**তে। টা ৰপ্নামত্ত লাভভানটিৰ মুপ্ৰদ when so we selected with a new strategy affecting the section from my Davidson proved agree will



পরম করণনামা মহান আয়াই পাকের নাম খাবে করিয়া আর ক্ষমি কাড়া দেওয়া ও নেওয়ার তিপার দলিলের বাান থাবার করিবেছি। আমি প্রথম পাদ আমার শার্ত্ত সংলিয়ে আভিচর উত্তর পাড় নারীর ২নং গেট হিত লোকান খার পরিয়ান ক্ষমি কাড়া দিতে চাহিলে আপনী মিত্রীয় পাদ উহা ভাঙ্ তে ইন্তেক ইইলে পার আমারা উভয় পাকের সংগতিকামে নিয়ে লিখিত শার্ত্ত সাপেকে ভাড়া প্রমানে সংখ্যা যা চুকিপার করিলাম।

Presented at Internal Design Lab on 2015 at GT

