#### Lokman Tea Stall



Project by- Md. Lokman

Identified by- Md. Altaf Hossain Verified by- Md. Abubakar Siddiq Brahmanbaria Unit Area 4 GRAMEEN TRUST

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

Name	:	Md. Lokman
Age	:	15 March, 1990 (27 Years)
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers, 02 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other Ioan like GCCN, GKF		Mother √ Father Mst. Momena Khatun Md. Zainal Miah Branch:Sultanpur, Centre# 18/mu, Group no : 02 Loanee no.1772, Member since: 1989, First Ioan:5,000 Existing Ioan: N/A, Outstanding: N/A N/A N/A N/A
Education	:	Five

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

Present Occupation	:	Business (Tea stall)
Initial Investment	:	40,000 (Father)
Business Experience And Training Info	:	08 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01981-157335
NU Project Source/Reference	:	GT- Brahmanbaria Unit



NU's mother has been a member of Grameen Bank since 1989 (28 years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in business for expansion. NU's mother gradually improved their living standard by using GB loan.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name		Lokman Tea Stall
Address/ Location	:	Radhika Bazar, Brahmanbaria Sadar, Brahmanbaria
Total Investment in BDT	:	1,65,000
Financing	:	Self BDT- 1,35,000/- (from existing business) 82% Required Investment BDT- 30,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	5,000
Proposed Salary		6,000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	40% 40% 01 month

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Goods –8,800 Asset-Table, Beach, Fan, cup, kettle plate & Cup-26,500 Advance-100000	1,35,000		1,35,000
<u>Proposed items:</u> Tea, Sugar, Bakery Item & Decoration	-	30,000	30,000
Total Capital	1,35,000	30,000	1,65,000

Present Stock items					
Product name	Unit (Quantity)	Amount			
Теа	5 kg	2,000			
Condense milk	48 pcs	1,800			
Sugar	20 kg	2,000			
Food item(bread, banana, egg etc.)		2,500			
Pan		500			
Table, Bench,		12,500			
Fan, TV		12,000			
kettle, plate,& Cup		2,000			
Advance		1,00,000			
Total Present Stock		1,35,300			

**PRESENT & PROPOSED INVESTMENT BREAKDOWN** 

Proposed items					
Product Name	Unit	Amount			
Теа		5,000			
Sugar		5000			
Goods item (Biscuit, bread & cake )		5,000			
Decoration(Glass, Chair Table)		15,000			
Total Proposed Stock		30,000			

## **INFO ON EXISTING BUSINESS OPERATIONS**

		Existing Business	(BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	1500	45000	540000
Less: Cost of sales (B)	900	27000	324000
Profit (C) [C=(A-B)]	600	18,000	216000
Less: Operating Costs			
Electricity bill		300	3600
Night grad bill		100	1200
Generator bill		150	1800
Shop Rent		2000	24000
Dish bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		5,000	60,000
Present salary/Drawings- staff-01		3000	36000
Conveyance or Transport]		500	6,000
Others (fees, Entertainment, TL renew)		500	6,000
Non Cash Item:			
Depreciation Expenses(26500*10%)		250	3000
Total Operating Cost (F)		12300	147600
Net Profit (E-F):		5700	68400

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1	(BDT)	Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	2,000	60,000	7,20,000	2,500	60,000	7,20,000	
Less: Cost of Sale (B)	1200	36,000	432000	1500	45,000	5,40,000	
Profit (A-B)=(C)	800	24,000	2,88,000	1000	30,000	360,000	
Less: Operating Costs							
Electricity bill		300	3600		350	4200	
Night grad bill		150	1200		200	2400	
Generator bill		200	2400		150	1800	
Shop Rent		2000	24000		2000	24000	
Dish bill		200	2400		200	2400	
Mobile bill		300	3600		300	3600	
Present salary/Drawings- self		7,000	72,000		8,000	84,000	
Present salary/Drawings-Staff-01		4000	48000		5000	60000	
Conveyance or Transport		500	6,000		500	6,000	
Others (fees, Entertainment, TL renew)		500	6,000		500	6,000	
Non Cash Item:							
Depreciation Expenses		250	3000		250	3000	
Total Operating Cost		15400	184800		17450	209400	
Net Profit (C-D) = (E)		8600	103200		12550	150600	
GT payback			18000			18000	
Retained Income:		85	200		132600		

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	30,000	
1.2	Net Profit	103200	150600
1.3	Depreciation (Non cash item)	3000	3000
1.4	Opening Balance of Cash Surplus	-	88200
	Total Cash Inflow	136200	241800
2.0	Cash Outflow		
2.1	Purchase of Product	30,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	18000	18000
	Total Cash Outflow	48000	18000
3.0	Net Cash Surplus	88200	223800

#### SWOT ANALYSIS

<ul> <li>Screense</li> <li>Skilled and experience</li> <li>Relationship with GB</li> <li>Demand from Locality</li> <li>Good communicational Skill</li> <li>Well known businessman</li> </ul>	WEAKNESS Less Stock
OPPORTUNITIE <ul> <li>More Employment opportunity</li> <li>Expansion of business</li> </ul>	THREATS <ul> <li>Competitors</li> <li>Theft</li> <li>Fire</li> </ul>

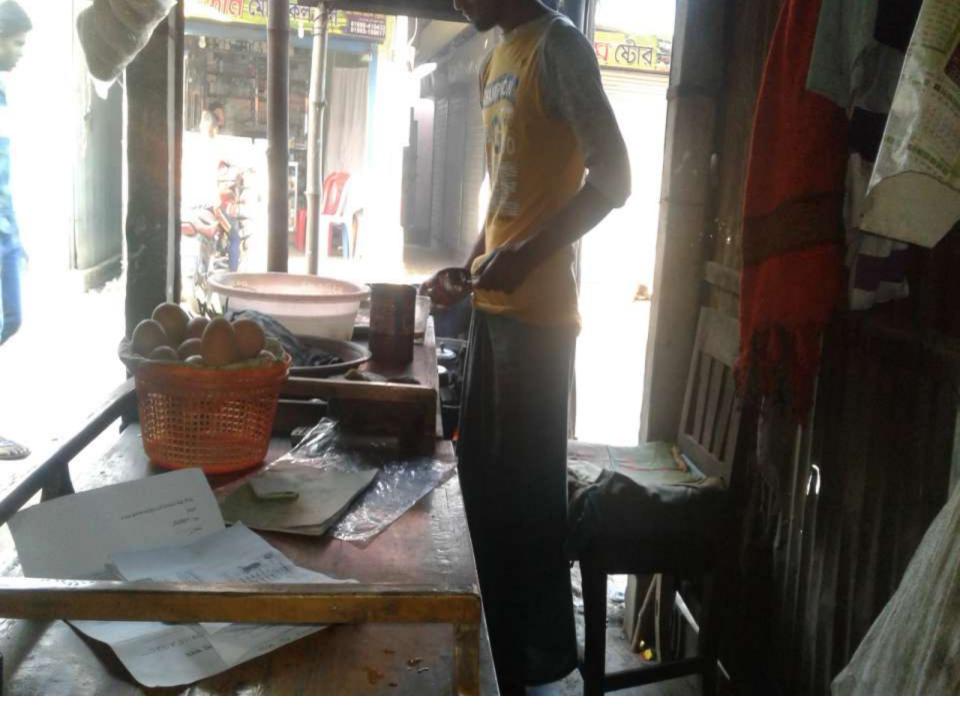










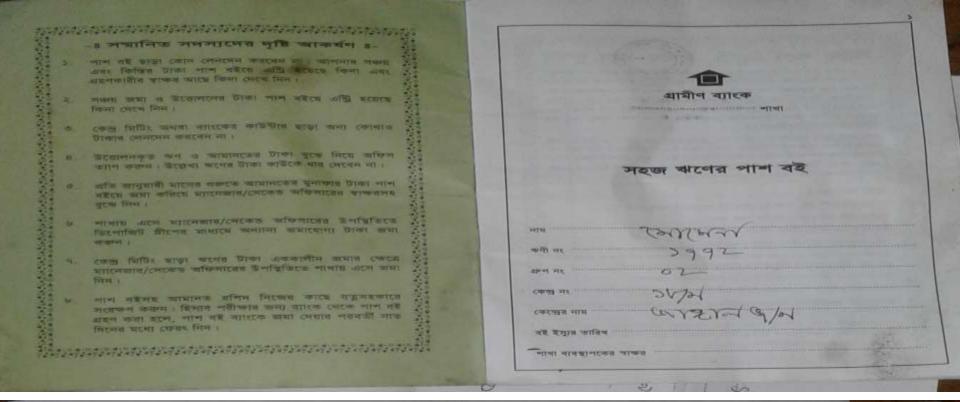












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