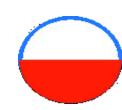
### A Nobin Udyokta Project-Amir store



Nu Identified and PP Prepared by Md. Alauddin (Ramgonj Unit)
PP Verified by Sadia Haque

Presented BY Md. Ismail Hossain

**GRAMEEN TRUST** 



### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Ismail Hossain
Age	:	33 years (20-03-1984)
Marital status	:	Un Married
Children	:	N/A
No. of siblings:	:	03 Brothers, 02Sisters
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 loan like GCCN, GKF etc.	: : :	Mother    Ayesha begum  Md. Abual Kasem  Branch: Porkoat Chatkhil, Centre-81/m, Loanee no-1810/1; Group no-02; Member since: 2001 /2010, First loan: Tk. =10,000/-  Existing loan: =25,000/- Outstanding =20,000/-  Brother  N/A  N/A  N/A
(ix) Others.	:	N/A
Education	:	Class Five

# Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Tea Stall
√Trade License /Drug License		134
Business Experiences and Training Info	:	04 Years Get training from his own shop.
Other Own/Family Sources of Income	:	2 brother has another business.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01813045362
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

# **Brief History of GB Loan Utilization by Family**

NU's Mother has been a member of Grameen Bank since 2010 (06 years). At first she took 10,000 Taka from Grameen Bank. NU's father invested GB Loan and he repaid. NU's Mother has bought some cattle and land from the income of GB loan. Built their own house from the income of GB lone. NU's mother gradually improved their life standard by using GB loan.

### Proposed Nobin Udyokta Business Info

Business Name	:	Amir Store.	
Address/ Location	:	Dosghoria, Chatkhil, Noahakhali.	
Total Investment in BDT	:	150,000/-	
Financing	:	Self BDT 1,00,000/- (from existing business) Required Investment BDT 50,000/- (as equity)	67 % 33 %
Present salary/drawings from business (estimates)	:	7,000/-	
Proposed Salary		7,000/-	
Proposed Business Implementation Plan	:	20%	
(i)% of present gross profit margin		20%	
(ii) Estimated % of proposed gross profit margin (iii) Agreed grace period		05 months.	

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars			Existing Business (BDT) (1)	Proposed item (BDT)	Total investment (BDT) (3)
Investments in different car Present Stock Items:  TV Furniture Bakery Items Cold Drinks Chola, others. Advance  Proposed items: Refrigerator (Walton-14cft Cold drinks & Bakery Item Flour, Chola, Potato, Puffer Stationary (Pen, Paper etc Others	5,000 10,000 4,000 21,000 50,000	)	1,00,000	50,000	100000
Total C	apital		1,00,000	50,000	150,000

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock Items	
Product name with Quality	Amount
Furniture (Rack & Table) TV Bakery items Cold drinks Flour, Potato, Chola, Others	10,000 5,000 10,000 4,000 21,000
Total Present Stock	50,000

PROPOSED ITEMS	
Product name with quantity	Amount
Refrigerator (Walton-14 cft) Cold Drinks & Bakery Items Flour, Chola, Potato, Puffed Rice, etc. Stationary Others	24,500 9,000 10,950 2,000 3,550
Total proposed Stock	50,000

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### INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)				
T di ticulai 3	Daily	Monthly	Yearly		
Sales Income (A)	1500	45,000	5,40,000		
Less: Cost of sales (B)	1200	36,000	4,32,000		
Profit (C) =A+B	300	9,000	1,08,000		
Income from tea sale (D)	150	4,500	54,000		
Gross Profit (E=C+D)	450	13,500	1,62,000		
Less: Operating Costs					
Electricity Bill		400	4800		
Shop Rent		1,900	22,800		
Mobile bill & Others (Trans. Fees, Trade License Renewal,					
Entertainment etc.)		800	9,600		
Present salary/ own		7000	84,000		
Dish bill		200	2,400		
Non Cash Item:-					
Depreciation Expenses (10% of 10,000 & 15% of 5,000)					
		147	1764		
Total Operating Cost (F)		10,447	1,25,364		
Net Profit (E-F):		3,053	36,636		

# Financial Projection of NU Business Plan

Doutionland		Year 1 (BD	<i>T</i> )	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,750	52,500	6,30,000	2,000	60,000	7,20,000
Less: cost of sales (B)	1,400	42,000	5,04,000	1,600	48,000	5,76,000
Profit [(C= (A+B)]	350	10,500	126000	400	12,000	1,44,000
Income from tea sale (D)	200	6,000	72,000	250	7,500	90,000
Gross Profit (E= C+D)	550	16,500	198,000	650	19,500	2,34,000
Less: Operating Costs						
Electricity Bill		450	5,400		500	6,000
Dish bill		200	2,400		250	3,000
Shop Rent		1,900	22,800		2,000	24,000
Mobile Bill (SMS & Reporting ,inclusive Trans. & Others)		800	9,600		1,000	12,000
Salary (Own)		7,000	84,000		8,000	96,000
Non Cash Item:						
<b>Depreciation Expenses</b>		147	1764		147	1,764
Total Operating Cost (F)		10,497	1,25,964		11,897	1,42,764
Net Profit (E-F):		6,003	72,036		7,603	91,236
Pay back	30,000			30,000		
Retained money	42036 61,236					

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

SI. No.	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit (Ownership Tr. Fee added back)	72,036	91,236
1.3	Depreciation (Non cash item)	1,764	1,764
1.4	Opening Balance of Cash Surplus		43,800
	Total Cash Inflow	123,800	1,36,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	43,800	106,800

### **SWOT Analysis**

# STRENGTH

- √ Well known in locality.
- √ 6 Years relationship with GB.

### W<sub>EAKNESS</sub>

- ✓ Credit sale.
- ✓ Less Stock.

### **O**PPORTUNITIY

- ✓ Beside the main road.
- ✓ High Density of the Population.

### THREATS

- ✓ Theft
- **√** Fire
- **✓** Other competitors.













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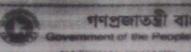
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नाव: त्यांव देशवादेश त्यांत्यः Name: Md Ismayeal Hossen शिवा: व्याद्वा व्याद्वा वादा: वादाश्व त्याव Date of Birth: 20 Mar 1984

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# Presented at SB Executive Design Lab January2016 at YC

#### For More Information

**Grameen Trust** 

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Cell No:01813045362

