

Proposed NU Business Name: IBRAHIM STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IBRAHIM
Age	:	01-03-1982 (35Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brothers, 02 Sisters
Address	:	Vill: Ramchandrapur P.O: Boktarmunshi P.S: Sonagazi 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	:	FIROZA KHATUN
(iii) Father's name	:	LET. ABDUL MANNAN
(iv) GB member's info	:	Branch : Mongolkandi, Sonagazi Centre 11 (Female), Member ID: 1681, Group No: 04 Member since: 04-05-1991-16/06/2005(14 years) First loan: BDT 2000
Further Information:		Existing loan: BDT 10000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.04 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01957280009
Family's Contact No.	:	01876463441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA KHATUN joined Grameen Bank since 14 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

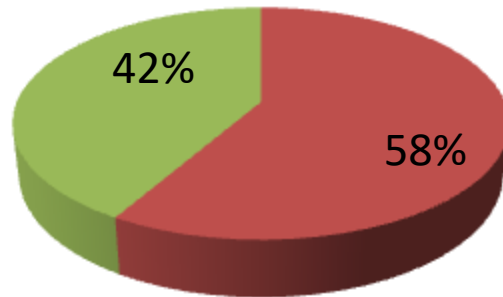
Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM STORE
Location	:	Dakbanglabazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Dakbanglabazar.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	1000	30000	360000
		0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	600	18000	216000
Total Variable Expense	600	18000	216000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7800	93600
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flour			10000			10,000	20,000
Tea			6000			10,000	16,000
Sugar			10000			7,000	17,000
Oil			10000			13,000	23,000
Milk			12000			10,000	22,000
Dal			6000				6,000
			0				0
others			6000				6,000
Security			10000				10,000
							0
	128	0	70,000	0	0	50,000	120000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	1400	42000	504000	529200	555660
Total Sales(A)	1400	42000	504000	529200	555660
Less Variable Expense (B)					
Flour,tea,Sugar,Oil,Milk,Dal,e.t.c	840	25200	302400	317520	333396
Total Variable Expense	840	25200	302400	317520	333396
Contributon Margin (CM) [C=(A-B)]	560	16800	201600	211680	222264
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	43200	518400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		7800	91200	127200	602400
Net Profit (E)= [C-D]		9000	108000	113400	119070
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	108,000	113400	119070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88000	181400
	Total Cash Inflow	158,000	201,400	300,470
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,000	181,400	280,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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কমিটি

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FAMILY PICTURE

