

IBRAHIM STORE



Project identification and prepared by: Kajem Uddin, Bashon Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD AMIR ALI |
| Age | : | 17-08-1983 (32 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 2 Brother |
| Address | : | Vill: Teknog para P.O: Chandona P.S: Gazipur Sadar Dist: Gazipur |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ZULEKHA KHATUN |
| (iii) Father's name | : | MD LEHAJ UDDIN |
| (iv) GB member's info | : | Branch: Bashon Gazipur, Centre # 02 (Female), Member ID: 1215/1, Group No: 04 Member since: 25-02-2002 (13 Years) First loan: 5,000 taka. |
| Further Information: | | Existing loan: BDT 3,50,000 Outstanding loan: BDT 2,93,900 |
| (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.) | : | Nil |
| Business Experiences and Training Info | : | Ten years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Father's income (House rent & Vegetables business) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01916-690466 |
| Brother Contact No. | : | 01714-611404 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Zulekha Khatun is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Zulekha Khatun gradually took loan from GB. Utilize loan in her husband vegetables selling business and home development. She purchase 1 Katha land.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | IBRAHIM STORE |
| Location | : | Et entrepreneur own house, Teknog para, Gazipur |
| Total Investment in BDT | : | BDT 4,40,000 |
| Financing | : | Self BDT 2,40,000 (from existing business) 55% Required Investment BDT 2,00,000 (as equity) 45% |
| Present salary/drawings from business (estimates) | : | 7,000 Taka |
| Proposed Salary | : | 8,000 Taka |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Joydebpur, Chourasta, Gazipur.▪The shop is situated at own land.▪Agreed grace period is 4 months. |

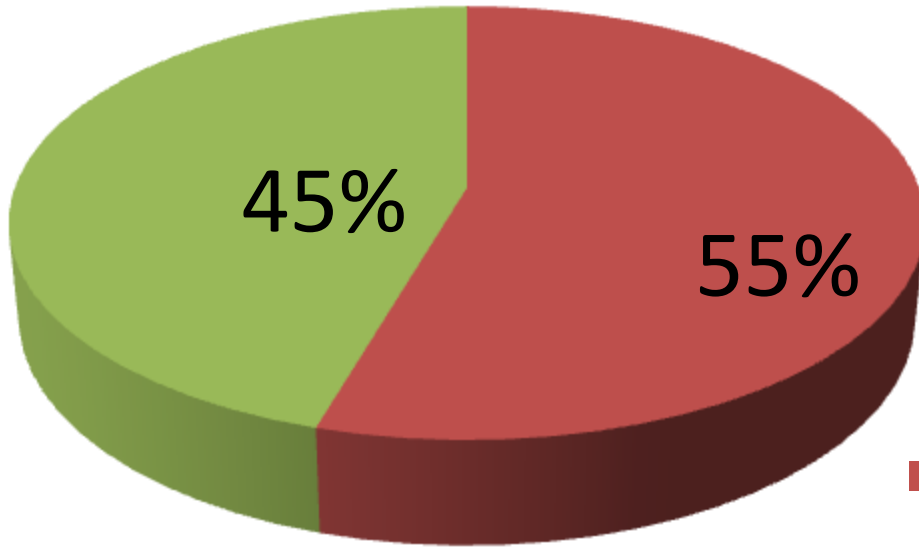
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc | 4,000 | 120,000 | 1,440,000 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 |
| Less. Variable Expense | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc | 3,400 | 102,000 | 1,224,000 |
| Total variable Expense (B) | 3,400 | 102,000 | 1,224,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 400 | 4,800 |
| Transportation | | 500 | 6,000 |
| Salary (self) | | 7,000 | 84,000 |
| Entertainment | | 400 | 4,800 |
| Others | | 200 | 2,400 |
| Total fixed Cost (D) | | 9,000 | 108,000 |
| Net Profit (E) [C-D] | | 9,000 | 108,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---|-----------------|-----------------|-----------------|
| Rice (30 bag x 2,000) = BDT 60,000 | 2,00,000 | - | 2,00,000 |
| Pulse (2 bag x 5,000) = BDT 10,000 | | | |
| Sugar (1 bag x 3,900) = BDT 3,900 | | | |
| Muri (2 bag x 2,500) = BDT 5,000 | | | |
| Chips (2 Packet x 600) = BDT 1,200 | | | |
| Soap (25 x 1,000) = BDT 25,000 | | | |
| Flour (2 bag x 1,300) = BDT 2,600 | | | |
| Egg (8 x 100) = BDT 800 | | | |
| Juice (4 x 460) = BDT 1,840 | | | |
| Soft Drinks = BDT 30,000 | | | |
| Mustard oil (50 x 40) = BDT 2,000 | | | |
| Soya bin Oil (50 x 100) = BDT 2,000 | | | |
| Washing Powder (100 x 50) = BDT 5,000 | | | |
| Pen & Khata = BDT 10,000 | | | |
| Chira = BDT 500 | | | |
| Molasses = BDT 500 | | | |
| Spice = BDT 2,000 | | | |
| Others =BDT 37,660 | | | |
| Rice (25 bag x 2,000) = BDT 50,000 | - | 2,00,000 | 2,00,000 |
| Soft Drinks = BDT 50,000 | | | |
| Cosmetics = BDT 30,000 | | | |
| Sugar (2 bag x2,000) = BDT 4,000 | | | |
| Soya bin Oil (1 drum) = BDT 16,200 | | | |
| Flour (2 bag x 1,500) = BDT 3,000 | | | |
| Biscuit, Chanachur, Potato etc = BDT 44,800 | | | |
| Television | 8,000 | - | 8,000 |
| Fridge | 15,000 | - | 15,000 |
| Rack & Show case | 17,000 | - | 17,000 |
| Total | 2,40,000 | 2,00,000 | 4,40,000 |

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 200,000
- Total 440,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc | 6,500 | 195,000 | 2,340,000 | 2,457,000 | 2,579,850 |
| Total Sales (A) | 6,500 | 195,000 | 2,340,000 | 2,457,000 | 2,579,850 |
| Less. Variable Expense | | | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc | 5,525 | 165,750 | 1,989,000 | 2,088,450 | 2,192,873 |
| Total variable Expense (B) | 5,525 | 165,750 | 1,989,000 | 2,088,450 | 2,192,873 |
| Contribution Margin (CM) [C=(A-B)] | 975 | 29,250 | 351,000 | 368,550 | 386,978 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 500 | 6,000 | 7,000 | 8,000 |
| Mobile bill & SMS Monitoring | | 650 | 7,800 | 8,200 | 8,800 |
| Transportation | | 800 | 9,600 | 11,600 | 13,600 |
| Salary (self) | | 8,000 | 96,000 | 96,000 | 96,000 |
| Entertainment | | 500 | 6,000 | 6,500 | 7,000 |
| Others | | 200 | 2,400 | 3,000 | 3,500 |
| Non Cash Item | | | | | |
| Depreciation | | 383 | 4,600 | 4,600 | 4,600 |
| Total Fixed Cost | | 11,033 | 132,400 | 136,900 | 141,500 |
| Net Profit (E) [C-D] | | 18,217 | 218,600 | 231,650 | 245,478 |
| Investment Payback | | | 80,000 | 80,000 | 80,000 |

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 | 200,000 | | |
| 1.2 | Net Profit | 218,600 | 231,650 | 245,478 |
| 1.3 | Depreciation (Non cash item) | 4,600 | 4,600 | 4,600 |
| 1.4 | Opening Balance of Cash Surplus | | 143,200 | 299,450 |
| | Total Cash Inflow | 423,200 | 379,450 | 549,528 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 200,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 80,000 | 80,000 | 80,000 |
| | Total Cash Outflow | 280,000 | 80,000 | 80,000 |
| 3 | Net Cash Surplus | 143,200 | 299,450 | 469,528 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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

























28676



গাজীপুর সিটি কর্পোরেশন

গাজীপুর।

ট্রেড লাইসেন্স



ক্রমিক নং.

লাইসেন্স নং. ৪৬৭৬/১৪ - ১৫

১৬ জানুয়ারী ২০১০ খ্রিষ্টাব্দে প্রকাশিত এস.আর ও নং ১৭ আইন/২০১০-মুন্সে সুই গাজী
অধীন বিদ্যমান পেশা, ব্যবসা ও শ্রমিকের জন্য সিটি কর্পোরেশন আইন, ২০০৯-এর অধ্যায়-২, মূলে দি
নির্ধারিত শর্তাধীনে ৩০ জুন, ২০১৫ খ্রিষ্টাব্দ পর্যন্ত বর্ধিত হলে ব্যবসা পরিচালনার জন্য ট্রেড লাইসেন্স প্রদান করা হইল।

০১) সন্থাবিকারী/সন্থাবিকারীপদের বিবরণঃ

- ক) নামঃ মোঃ আমির হোসেন
- খ) পিতা/পারিঃ মোঃ লহক উদ্দিন
- গ) মাতাঃ মোঃ জুলেখা খাতুন
- ঘ) স্থায়ী ঠিকানাঃ গ্রামঃ হেঁকরীলিয়া, লোঃ চান্দা-চৌবাঙ্গা, গাজীপুর, গাজীপুর সদর

০২) ব্যবসা প্রতিষ্ঠানের বিবরণঃ

- ক) প্রতিষ্ঠানের নামঃ ইম্ফাইর ফ্লোর
- খ) ব্যবসার ধরনঃ মরি মালভারী/সাজামান বিক্রয়
- গ) ঠিকানাঃ গ্রামঃ হেঁকরীলিয়া, লোঃ চান্দা-চৌবাঙ্গা, গাজীপুর, গাজীপুর সদর

- ০৩) কিস/করের বিবরণঃ
- ক) লাইসেন্স কিসঃ হালসন ২০১০/৫ বকেয়া মোট
 - খ) বিজ্ঞাপন করঃ হালসন ২০১৫/৫ বকেয়া মোট
 - গ) অন্যান্যঃ সাধারণতঃ বিবিধ মোট
- সর্বমোটঃ ২২০১/৫
- কথায়ঃ এক হাজার দুইশত মাত্র -০১৫-

এই লাইসেন্সের মেয়াদ ৩০ জুন, ২০১৫ খ্রিষ্টাব্দ পর্যন্ত বলবৎ থাকবে।

লাইসেন্স পরিদপ্তর/লাইসেন্স কর্তৃপক্ষ
তারিখঃ ২১/০৮/১৫

গোপালচন্দ্র, এ. বি.সি. ২১/০৮/১৫
গাজীপুর সিটি কর্পোরেশন
গাজীপুর সিটি কর্পোরেশন



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নামঃ মোঃ আমির আলী
Name: MD. AMIR ALI
পিতাঃ মোঃ বেহাজ উদ্দিন
মাতাঃ জুলেখা খাতুন
Date of Birth: 17 Aug 1983
ID NO: 3313023001145

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি ভাঙা, ছিন্ন, অক্ষত রাখা এবং সঠিকভাবে ব্যবহার করা হওয়া।
ঠিকানাঃ গ্রেড ১/১০০, ট্রিকল পল্লী, ট্রিকল পল্লী, চাঁদমাড়া, ঢাকা - ১২০৮,
জাতীয় পরিচয়পত্র, গাজীপুর

গোপালচন্দ্র কর্তৃপক্ষের হস্তাক্ষর প্রদানের তারিখঃ ০১/০৮/২০০৮

FAMILY PICTURE

