

Proposed NU Business Name: **ISMAIL STORE**



Project identification and prepared by: Md.Nurul islam Kaliakor
Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ISMAIL HOSSAN
Age	:	03-05-1998 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not Applicant
No. of siblings:	:	1 Brothers, 3 Sisters.
Address	:	Vill: Mouchak P.O: Mouchak P.S: Kaliakor, 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	:	NURJAHAN BAGUM
(iii) Father's name	:	MD: ABUL KALAM
(iv) GB member's info	:	Branch: Mouchak,, Centre # 67 (Female), Member ID: 5938, Group No: 01 Member since: 20-06-2005 (11 Years) First loan: BDT 5,000 /- Outstanding loan: 12520
Further Information:		
(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	:	1 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01946-864648
Family's Contact No.	:	01733-595093
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BAGUM joined Grameen Bank since 11 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL STORE
Location	:	Mouchak Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 1,05,000/-
Financing	:	Self BDT 55,000/- (from existing business) 52% Required Investment BDT 50,000/- (as equity)48 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 6 ft= 72 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Entrepreneur is owner of the shop.▪Collects goods from Company.▪Agreed grace period is 3 months.

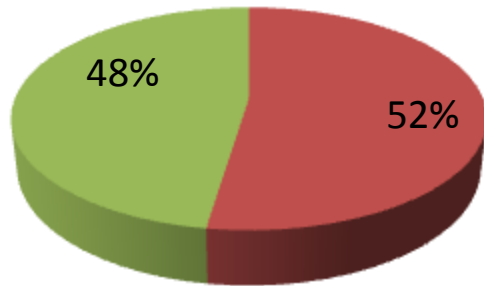
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grosary Item	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Grosary Item	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		300	3,600
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	18,000	30,000	48,000
Flower	3,900	4,000	7,900
Soft Drink	2,800	3,000	5,800
Tooth Brass	200	0	200
Oil	4,500	1500	6,000
Dul	5,200	2500	7,700
Suger	5,000	3500	8,500
Biskit	2,000	0	2,000
Others	13,400	5500	18,900
Total	55,000	50,000	105,000

Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 50,000
- Total 105,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice, Pulse, Soap, Soft drinks, Cosmetics	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Rice, Pulse, Soap, Soft drinks, Cosmetics	2,080	62,400	748,800	786,240	825,552
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		400	4,800	4,800	4,800
Mobile Bill		200	2,400	2,400	2,400
Entertainment		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		9,600	115,200	124,560	134,388
Investment Payback			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	115,200	124,560	134,388
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		95,200	199,760
	Total Cash Inflow	165,200	219,760	334,148
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	95,200	199,760	314,148

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









MARCEL

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NANO







গণপ্রজাতন্ত্রী বাংলাদেশ

জন ও মৃত্যু নিবন্ধনের কার্যালয়

ফর্ম নং: ৩৩-১

৪ নং সৌভাগ

ইউনিয়ন পরিষদ

উপজেলা: কানিরাইকর জেলা: সগরীপুর বাংলাদেশ

জন্ম সনদ

নিবন্ধন আই নং: ৫৬ (বিভি ১, অর্ডার ১৯৮৩) (নিবন্ধন আইন (১৯৮৩) বিধিমালা, ১৯৮৩)

নিবন্ধন তারিখ: ৩১/১২/৫৭ (অন্য নিবন্ধন আইন থেকে উদ্ধৃত)

নিবন্ধন নং: ০২৮২৪৩

সনদ ইস্যুর তারিখ: ০৭/১২/৫৭

স্বাক্ষরিত পরিচিতি নং: ১৯৯৮৯৩১৩২৬৬০২৮২৪৩

নাম: মোঃ ইসমাইল হোসেন

সনদ তারিখ: মাধ্যম (ক্রী): ০৩/০৬/৫৭ লিঙ্গ: মূর্তি মুকুট

কথায় (ক্রী): তিন দে অনিশ্চিত জাটনসহ

অনুস্থান: গ্রাম: শ্রৌচর ইউনিয়ন: শ্রৌচর

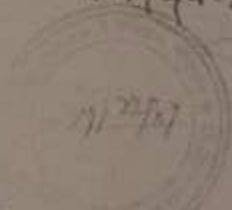
উপজেলা: কানিরাইকর জেলা: সগরীপুর দেশ: বাংলাদেশ

পিতার নাম: আবুল হকমত জাতীয়তা: বাংলাদেশী

মাতার নাম: সুব-জাহান জাতীয়তা: বাংলাদেশী

বর্তী ঠিকানা: মোঃ মুর্তা শ্রৌচর ইউনিয়ন: কানিরাইকর

উপজেলা: কানিরাইকর জেলা: সগরীপুর



নিবন্ধকের স্বাক্ষর ও মমিনসহ সীল

নিবন্ধকের কার্যালয়ের সীলমোহর

FAMILY PICTURE

