

**Proposed NU Business Name : IBRAHIM STORE**



Project identification and prepared by: Md. NAZIMUDDIN  
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patowary



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Md. Jubayer Haque</b>
Age	:	05-06-1989(28 Years)
Education, till to date	:	H ,S,C
Marital status	:	Un married
Children	:	Nil
No. of siblings:	:	2 Brother,1 Sister.
Address	:	Vill Duburia.P.O Duburia , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: Makmudahuq
(iii) Father's name	:	Late: Ibrahim
(iv) GB member's info	:	Branch vadra Centre #50 (Female), Member ID : 7044/1 , Group No: 09 Member since:01/11/2005 (10 Years) First loan: BDT 5000 /-
Further Information:		Outstanding loan: 24700
(v) Who pays GB loan installment	:	Brother
(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	:	10 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.	:	01788-782737
Family's Contact No.	:	001778183084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Maksuda huq

joined Grameen 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>IBRAHIM STORE</b>
Location	:	Duburia market nagourpur, Tangail
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 240,000/- (from existing business 83 % Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 200square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods lik:rice ,oil, mineral waters sugar milk brisket dual, cosmetics ,Soult brash ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rent.</li><li>▪Collects goods from tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

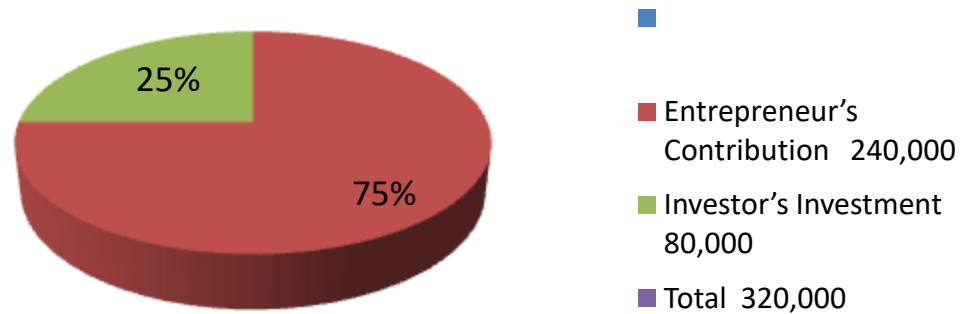
BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
oil, mineral waters sugar milk brisket dual, cosmetics ,Soul	2900	88000	1056000
<b>Total Sales (A)</b>	<b>2900</b>	<b>88000</b>	<b>1056000</b>
<b>Less. Variable Expense</b>			
oil, mineral waters sugar milk brisket dual, cosmetics ,Soul	0	70400	844800
<b>Total variable Expense (B)</b>	<b>0</b>	<b>70400</b>	<b>844800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>17600</b>	<b>211200</b>
<b>Less. Fixed Expense</b>			
Rent		2500	30000
Electricity Bill		500	6000
Transportation		,500	6000
Mobile Bill		200	2400
Entertainment		200	2400
Gurd		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>9100</b>	<b>109200</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>102000</b>

## Investment Breakdown

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	30000	50,000	80,000
bosh	12000		12000
sugar	15000	30000	45000
Dual '	12000		12000
oil	45000		45,000
OtHER	126000		1,26000
<b>Security</b>	<b>150000</b>		<b>1,50,000</b>
<b>Total</b>	<b>240,000</b>	<b>80,000</b>	<b>320,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>				
oil, mineral waters sugar milk brisket dual, cosmetics Soul	88000	1056000	1108800	1164240
<b>Total Sales (A)</b>	<b>88000</b>	<b>1056000</b>	<b>1108800</b>	<b>1164240</b>
<b>Less. Variable Expense</b>				
oil, mineral waters sugar milk brisket dual, cosmetics Soul	70400	844800	887040	931392
<b>Total variable Expense (B)</b>	<b>70400</b>	<b>844800</b>	<b>887040</b>	<b>931392</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17600</b>	<b>211200</b>	<b>221760</b>	<b>232848</b>
<b>Less. Fixed Expense</b>				
Rent	2500	30000	30000	30000
Electricity Bill	500	6000	6000	6000
Guard	200	2400	2400	2400
Mobile Bill	200	2400	2500	2500
Entertainment	200,	2400	2600	2600
TRANSPOCATIONS	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60,000
<b>Total Fixed Cost</b>	<b>8200</b>	<b>109200</b>	<b>109700</b>	<b>109700</b>
<b>Net Profit (E) [C-D]</b>	<b>8500</b>	<b>102000</b>	<b>112060</b>	<b>123148</b>
<b>Investment Payback</b>		<b>32000</b>	<b>32000</b>	<b>32000</b>



# Cash flow projection on business plan (rec. & Pay)

## Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	102000	112060	123148
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70000	150060
	<b>Total Cash Inflow</b>	<b>182000</b>	<b>182060</b>	<b>273208</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>32000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,000</b>	<b>150060</b>	<b>241208</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







MAN

PANTENE

fresh

Price list

100%











# FAMILY PICTURE

