

Proposed NU Business Name: **ISMAIL STORE**

Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. ISMAIL HOSSAIN
Age	:	24/11/1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 3 Daughters
No. of siblings:	:	2 Sisters
Address	:	Vill: Rainanda, P.O: Kapashia-1730, P.S: Kapashia, 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	:	ROHIZA KHATUN
(iii) Father's name	:	MD. RAHIM UDDIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 29 (Female), Member ID: 7431/2, Group No: 08 Member since: 20/07/1987 to 2017 (30 Years) First Loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 1,30,000/- Outstanding Loan: BDT 98,980/-
(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.)	:	Mason's Work
Business Experiences and Training Info	:	05 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Mason's Work
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-009925
Family's Contact No.	:	01720-674325
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIZA KHATUN joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL STORE
Location	:	Rainanda, Kapashia
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000 (from existing business) 44% Required Investment BDT 50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 08 ft = 120 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, Flour, Sugar, Pulse, Potato, Egg, Oil, Bakery Items, Confectionary Items, Semai, Noodles, Soft Drinks, Masala etc ▪Average 15 % gain on sale. ▪The business is operated by entrepreneur. Existing no employee. ▪He is doing his business in own place. ▪Collects goods from Kapasia Bazar, Gazipur ▪Agreed grace period is 3 months.

Existing Business

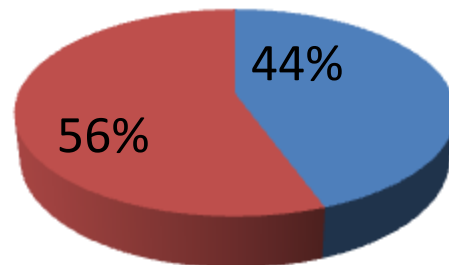
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Flour, Sugar, Pulse, Potato, Egg, Oil, Bakery Items, Confectionary Items, Semai, Noodles, Soft Drinks, Masala etc	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Rice, Flour, Sugar, Pulse, Potato, Egg, Oil, Bakery Items, Confectionary Items, Semai, Noodles, Soft Drinks, Masala etc	2,125	63,750	7,65,000
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,150	61,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rice	3 Sacks	2,500	7,500	5 Sacks	2,500	12,500	20,000
Flour	2 Sacks	1,300	2,600	2 Sacks	1,300	2,600	5,200
Sugar	1 Sack	2,800	2,800	2 Sacks	2,800	5,600	8,400
Pulse	5 Kg	90	450	10 Kg	90	900	1,350
Potato	10 Kg	100	1,000	20 Kg	100	2,000	3,000
Egg	2 Case	200	400	-	-	-	400
Oil	25.5 Kg	92	2,346	50 Kg	92	4,600	6,946
Bakery Items	-	-	3,000	-	-	5,000	8,000
Confectionary Items	-	-	5,000	-	-	-	5,000
Semai, Noodles	-	-	5,000	-	-	-	5,000
Soft Drinks	4 Case	450	1,800	10 Case	450	4,500	6,300
Masala	-	-	5,000	-	-	5,000	10,000
Other Items	-	-	3,104	-	-	7,300	10,404
Total			40,000			50,000	90,000

Source of Finance



■ Entrepreneur's contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Rice, Flour, Sugar, Pulse, Potato, Egg, Oil, Bakery Items, Confectionary Items, Semai, Noodles, Soft Drinks, Masala etc	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Rice, Flour, Sugar, Pulse, Potato, Egg, Oil, Bakery Items, Confectionary Items, Semai, Noodles, Soft Drinks, Masala etc	2,975	89,250	10,71,000	11,24,550	11,80,778
Total variable Expense (B)	2,975	89,250	10,71,000	11,24,550	11,80,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	1,89,000	1,98,450	2,08,372
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2,400	3,000	3,600
Transportation		800	9,600	14,400	18,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total fixed Cost (D)		5,500	66,000	71,700	76,100
Net Profit (E) [C-D]		10,250	1,23,000	1,26,750	1,32,272
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,23,000	1,26,750	1,32,272
1.4	Opening Balance of Cash Surplus		1,03,000	2,09,750
	Total Cash Inflow	1,73,000	2,29,750	3,42,022
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	1,03,000	2,09,750	3,22,022

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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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খামাণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা প্র

হাসমাহীন হোসেন

কলকাতা, ভারতীয় প্রকল্প প্রস্তাব

ক্ষিপ্ত জীবন বৃত্তান্ত:

হাসমাহীন হোসেন

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জন্ম তারিখ:

২৪/১১/১৯৮৮

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FAMILY PICTURE

