

Proposed NU Business Name: **GORIBULLAH STORE**



Project Identification and Prepared by Md.Atikur
Rahman, Elenga Unit, Tangail
Project Verified by: Md.Mizanur Rahman Patwary



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md:Tofazzol Hossen
Age	:	01-01-1983(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	2 Brother & 3 Sister
Address	:	Vill: Sakrail ,P.O: Esapur ,P.S. Kalihati , 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. TARA BANU
(iii) Father's name	:	MD.AminuL Islam
(iv) GB member's info	:	Branch:Khilda,kalihati # 58 (Female), Member ID: 4440 Group No: 06 Member since:10-03-2007 to 23-04-2014 (7Years)
Further Information:		First loan: 3000 Taka.
(v) Who pays GB loan installment	:	Existing loan: 0 Taka Outstanding loan: 0Taka 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	:	10 years experience in running business. He has 3 years hand training
Other Own/Family Sources of Income	:	Father's income (business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776341215
Father Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	GORIBULLAH STORE
Location	:	Solakura,Kalihati, Tangail
Total Investment in BDT	:	BDT 225,000
Financing	:	Self BDT 125,000 (from existing business) 56% Required Investment BDT 1,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Security		
Implementation	:	Sealing of Chips, Biscuit, Soap, Powder, Salt, Oil, charket, Tea, Cosmetics etc. ▪The business is operating by entrepreneur. Existing no employee. ▪Collects goods from ,Tangail. ▪ 15% gain on sale. ▪The shop is rented. ▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Tara Banu is a member of Grameen Bank since 7 years. At first she took 3,000 taka loan from Grameen Bank. Tara Banu gradually took loan from GB. Utilize loan in her husband Business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

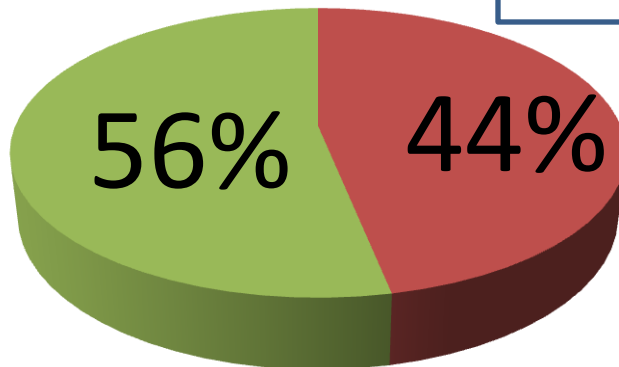
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chips, Biscuit, Soap, Powder, Salt, Oil, charket, Tea, Cosmetics etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1500	18000
Salary (self)		5000	60000
Transportation		500	6000
Electricity bill		500	6000
Mobile Bill		400	4800
Entertainment		200	2400
Genareter bill		200	2400
Total fixed Cost (D)		8,300	99,600
Net Profit :		5,200	62,400

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Tea, Soap, Washing Powder, Shampoo, Tissue, Biscuit, Water	40,000	40,000	80,000
Brush, Pen, Tooth paste, Oil, Cosmetics etc.	40,000	40,000	80,000
Biscuit, Chips, Cake, Chocolate, Soft Drinks, Juice	30,000	20,000	50,000
Fridge	15,000	-	15,000
Total	125,000	1,00,000	225,000

Source of Finance



- Entrepreneur Contribution: 125,000
- Investors Investment : 100,000
- Total Investment : 225,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Sales: Rice ,Shop, Powder, Salt, Oil, Cosmetics etc	4,400	132,000	1,584,000	1,663,200
Total Sales (A)	4,400	132,000	1,584,000	1,663,200
Less. Variable Expense	3,740	112,200	1,346,400	1,413,720
Total variable Expense (B)	3,740	112,200	1,346,400	1,413,720
Contribution Margin (CM) [C=(A-B)	660	19,800	237,600	249,480
Less. Fixed Expense				
Rent		1500	18000	18000
Salary (self)		5000	60000	60000
Transportation		700	8400	9000
Electricity bill		500	6000	7000
Mobile Bill & SMS Monitoring		500	6000	6200
Entertainment		200	2400	2800
Generator		200	2400	2400
Non Cash Item :				
Depreciation		350	3000	3000
Total Fixed Cost		8,950	107400	109000
Net Profit (E) [C-D)		10850	130200	140480
Investment Payback			60,000	60,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	0
1.2	Net Profit	130200	140480
1.3	Depreciation (Non cash item)	3000	3000
1.4	Opening Balance of Cash Surplus		73,200
	Total Cash Inflow	233,200	216680
2	Cash Outflow		
2.1	Purchase of Product	100,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	73,200	156,680

SWOT ANALYSIS

STRENGTH

Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Scarcity of Labor

OPPORTUNITIES

Huge demand in the community
Location of factory;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures



250ml
go pack
মাত্র
১৬/-



250ml
go pack
মাত্র
১৬/-

গরিবউল্লা ষ্টোর

সোনারুড়া বাজার, কলিহাতী,













SHEIKH
Food Store



adidas

SHEIKH
Full Flavour





খিলদা কানিহাতি শাখা
ঢাকাইল।

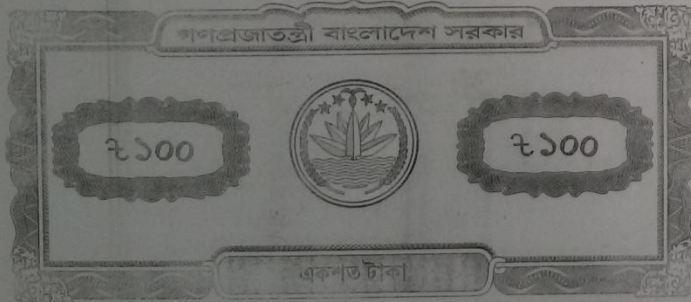
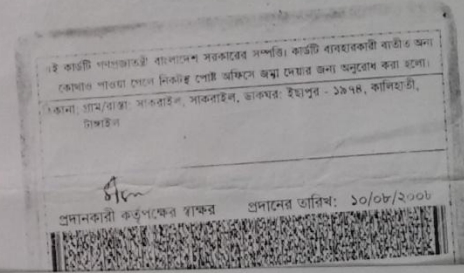
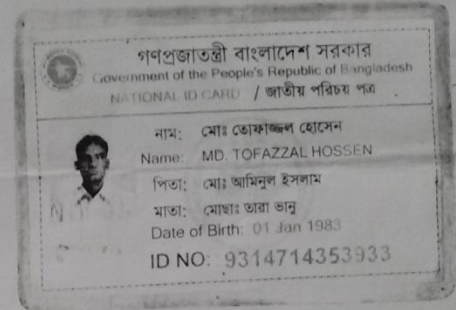
প্রত্যয়ন পত্র

শেই মর্মে প্রত্যয়ন করা

মেজাঃ তারা আনু স্কানি নং ৪৪৪০। স্ব
ইসলাম (হুন্সা)। এই প্রমাণ ব্যতীত

কোনো আনুসঙ্গিক সাক্ষরিত হুন্সা
৫৫/ম কোর্সের অফিসে মক্কায় মদ

তিনি মর্মে প্রমাণ প্রদান করেন গত
তারিখে প্রাং মহাশয় প্রমাণ প্রমাণ করা
প্রমাণ পূর্ণ পরিসরিত কারণ। তিনি

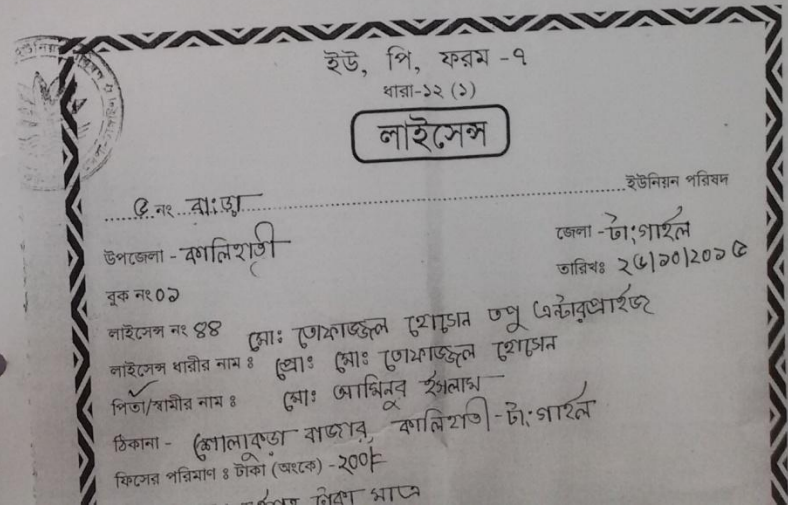


৫০৭২৫০৭

ঘর ভাড়ার সংক্রান্ত মালিক-ভাড়াটিয়া চুক্তিপত্র দলিল

১ম পক্ষ/ মালিক :

মোঃ মামুন মিয়া, পিতা- মৃত- মোসক্কেদ আলী, গ্রাম- মুলিয়া, ডাকঘর- ইছাপুর, উপজেলা- কানিহাতি,
জেলা- টাঙ্গাইল, জাতীয়তা : বাংলাদেশী, ধর্ম- ইসলাম।



ইউ, পি, ফরম - ৭
ধারা-১২ (১)

লাইসেন্স

ইউনিয়ন পরিষদ

৫ নং... বাঃ ডাঃ

উপজেলা - কানিহাতি

বুক নং ০২

লাইসেন্স নং ৪৪ মোঃ তোফাজ্জল হোসেন তপু একনবুপ্রার্থজ

লাইসেন্স ধারীর নাম : মোঃ তোফাজ্জল হোসেন

পিতা/স্বামীর নাম : মোঃ আমিনুল ইসলাম

ঠিকানা - ক্রোলাকড়া বাজার, কানিহাতি-টাঃগার্ন

ফিসের পরিমাণ ৪ টাকা (অংকে) - ২০০/-

জেলা -টাঃগার্ন
তারিখঃ ২৬/১০/২০২০

