Abdul Motin Store



NU Identified and PP Prepared by: Md Mozahidul Islam (Hajiganj Unit) verified by Md. Sohrab Hossain



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

KKINH KIIIIH I HH	-	KARMINYMAN WARKAW ALANYARA A
Name	:	Md Soriful Islam
Age	:	07-05-1984 (31 Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	05 brothers & 03 Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father Mhamuda Begum Md abdul Motin Member since: 28-03-2011 Branch:- Tamta Sharasti Centre No 73 Loanee no 4136/1 First loan: 10,000 Existing loan: Nill Outstanding: Nil.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	: : : : :	N/A N/A N/A N/A
Education	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Grocery Business.
Trade License No:		98/15-16
Business Experiences	:	10 years
NU Contact No		01840826417
Other Own/Family Sources of Income	:	Brothers- business and abroad
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Hajiganj Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 28/03/2011 (04 years). At first she took a loan amount of 10000 Taka from Grameen Bank. NU used this loan for his business inception business development. He increased his asset from the business income. NU's Mother Gradually increase her economic condition by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Abdul Motin Store
Address/ Location	:	Vill – Horipur Uttar Para, PO- Gondubaapur. Hajigonj . Chandpur.
Total Investment in BDT	:	495800
Financing		Self BDT: 345800 (from existing business) - 60% Required Investment BDT: 150,000 (as equity) - 40%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		9000
 i. Proposed Business % of present gross profit margin ii. Estimated % of proposed gross profit 	:	10%
margin iii. Agreed grace period	:	03 months

PRESENT & PROPOSED_INVESTMENT BREAKDOWN

Particular	'S	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in differe	(1)	(2)	(1+2)	
i. Present stock items: Decoration 20000 goods 325800 Total 345800		345800		495800
Proposed Items:	150000		1,50,000	
Total Capit	al	345800	1,50,000/-	495800/-

Present and Proposed Items

Present Stock items					
Product name with quantity	Amount				
Kerosen (01 Drum*14800)	14800				
Soya bin oils(01Drum*17000)	17000				
Biscuit +bekary+Chanachor+ tea pati	8000				
Cold Drinks+soap	10000				
Milks(05Beg*13000)	65000				
khail	5000				
Salt+daul	12000				
Rice (05bostra 1500tk)	7500				
Ata+ moyda	10000				
Sugar(15*2100)	31500				
Peyaj+rasun	5000				
Cosmetics	10000				
Dodi baty, Cup, samuc	120000				
Others	10000				
Total Present Stock	325800				

Proposed Stock Item					
Product name with quantity	Amount				
Cosmetics	10000				
Biscuits	10000				
Different Kinds Of Dal	10000				
Moyda 5*1300)	6500				
Ata (5*1100)	5500				
Rice 10 bosta* 1500	15000				
Sugar+muri (10 bosta*2100)	21000				
Milk(04bosta*13000)	52000				
Soybean oil	14800				
Others	5200				
Total Proposed Item	150000				

INFO ON EXISTING BUSINESS OPERATIONS

Davida I							
Particulars Particulars Particulars Particulars	Daily	Monthly	Yearly				
Sales	7000	210000	2520000				
Less: Cost of sales	6300	189000	2268000				
Profit [A]	700	21000	252000				
Less: Operating Costs							
Electricity bill		250	3000				
Mobile bill		500	6000				
Present salary/Drawings- self		8000	96000				
Others (fees, transport etc)		300	3600				
Non Cash Item:							
Depreciation Expenses(20000*10%)		167	2000				
Total Operating Cost (D)		9217	110604				
Net Profit (C-D):		11783	141396				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)				Year 3	
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	8000	240000	2880000	9000	270000	3240000	10000	300000	3600000
Less: Cost of sales	7200	216000	2592000	8100	243000	2916000	9000	270000	3240000
Profit (10%) [A]	800	24000	288000	900	27000	324000	1000	30000	360000
Less: Operating Costs									
Electricity bill		250	3000		300	3600		350	4200
Mobile bill		550	4200		600	4800		650	5400
Present salary/Drawings- self		9000	108000		9000	108000		9000	108000
Others		350	4200		400	12000		450	5400
Depreciation Expenses (20000*10%)		167	2000		167	2000		167	2000
Total Operating Cost (E)		10317	123804		10467	125604		10617	127404
Net Profit		13683	164196		16533	198396		19383	232596
Gt payback			60000			60000			60000
Retained Income:		10419	5			138396			172596

<u>CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)</u>

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	164196	198396	232596
1.3	Depreciation (Non cash item)	2000	2000	2000
1.4	Opening Balance of Cash Surplus		106196	246592
	Total Cash Inflow	316196	306592	481188
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	106196	246592	421188



STRENGTH

- Availability of Products Sourcing.
- ➤ Skilled & 10 Years of Experience

WEAKNESS

- > Opponent in same areas
- > Credit sale

OPPORTUNITIES

- **Expansion Of Business**
- To acquire financial solvency

THREATS

- > Theft
- ➤ Political unrest
- > Fire



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

তিvernment of the F স্তাতিত Republic of Bangladesh শ্বন্যত্যাবা ID CARD / জাতীয় পরিচয় পর



নাম: মোঃ শরিফুল ইসলাম

Name: Md. Soriful Islam

পিতা: মোঃ মতিন বেপারী

মাতা: মাহামুদা বেগম

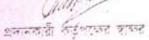
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Date of Birth: 07 May 1984

ID NO: 19841314925000010

এই লাইটি গণপ্রজাওটা বংগাদেশ সরকরের সম্পতি। কাইটি বাবহরেকারী বাতীত অনা কোথাও পাওয়া গোল নিকটছ পোন্ট অফিলে জমা দেবর জনা মনুরোধ করা হলো।

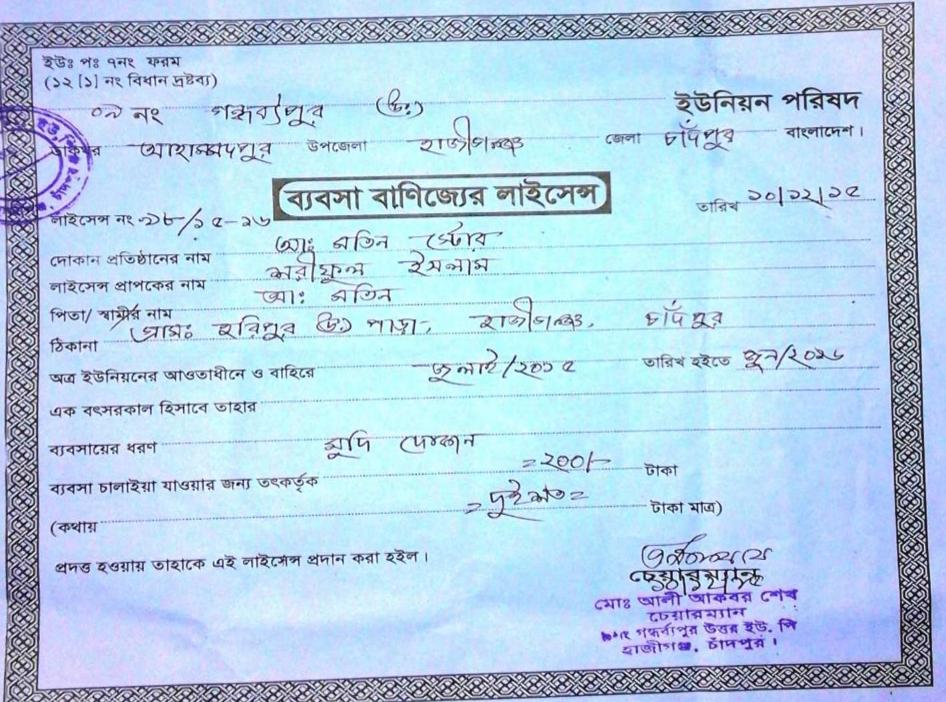
ঠিকানা বাদায়েছিঃ বেপারী ৰাড়ী, গ্রামারাভা হবিপুর, হবিপুর, ভারমার গ্রহনীপুর - ১৬১০, হাজীপুর, সামপুর



প্রদানের তারিখা ৩০ ১০ ২০১৩







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काणान अश्रीमं क्षेत्र) अक्ष्य तार्गतारात उत्रोक्षि भारत - 90-95-5096 जक्ष्य तार्गतारात उत्रोक्षि भारत - अपन - 5096 जक्ष्य नार्गतारात क्ष्य क्ष्य - क्ष्य - विक्र अश्रीक - उत्त नामार्थ - तिरस्थित श्रिक्य - माण्यस्था स्था नामार्थ - आश्राव - क्ष्य - क्ष्

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कर्षान्य स्वाप्त स्वा

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त्याः नायमः स्थित

Presented at GT's 27th Internal Design Lab On December 31, 2015



For more information

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