

Proposed NU Business Name: **IBRAHIM STORE**



Project identification and prepared by: Mohiuddin Rubel
Ghatal Unit, Tangail

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAFIQUL ISLAM
Age	:	25-08-1982(34Years)
Education, till to date	:	Class Two
Marital status	:	Married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	1 Brother"s & 4 Sister"s
Address	:	Vill: West Ghatail P.O: Ghatail, P.S: Ghatail, 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	:	JORINA BEGUM
(iii) Father's name	:	MD. OMOR ALI
(iv) GB member's info	:	Branch: Ghatail, Centre # 65(Female), Member ID: 4104, Group No: 03 Member since: 10-04-1983 (27Years) First loan: BDT 2,000 /-
Further Information:		Existing Loan: BDT 50,000 Taka. Outstanding loan: BDT 20,300
(v) Who pays GB loan installment	:	Taka.
(vi) Mobile lady	:	Son
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-567284
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 2,000 loan. She Gradually Took Loan in Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM STORE
Location	:	West Ghatail,Ghatail,Tangail.
Total Investment in BDT	:	BDT 212,000/-
Financing	:	Self BDT 112,000/- (from existing business) 52% Required Investment BDT 1,00,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,Pulse,Oil,Biscuit,Cosmetics,Soap,Washing Powder,Chanachur,Stationary,Noodles,Chips,Choclote,Icecream Etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪ The Shope Is Rented. ▪Collects goods from Ghatail Bazar. ▪Agreed grace period is 3 months.

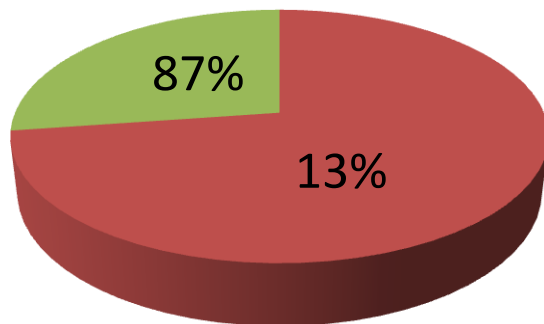
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Pulse,Oil,Biscuit,Cosmetics,Soap, Powder,Cha Etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice,Pulse,Oil,Biscuit,Cosmetics,Soap, Powder,Etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		300	3,600
Guard		300	3,600
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		7,450	89,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice=20*1450,Pulse=1*7000,Oil=2*4300,Biscuit=20*280,Soft Drinks=10*550,Soap=3*682,Washing Powder=100*45	60,000	100,000	160,000
Salt=3*750,Coil=3*2100,Chips=3*576,Stationary,Noodles=3*350,Icecream,Chanachur,Etc	52,000		52,000
Total	112,000	100,000	212,000

Source of Finance



Entrepreneur
Investment:112,000
Investor Investment:100,000
Total Investment:212,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,Pulse,Oil,Biscuit,Cosmetics,Soap, Etc.	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Rice,Pulse,Oil,Biscuit,Cosmetics,Soap, Etc.	4,250	127,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		400	4,800	4,800
Mobile Bill		350	4,200	4,200
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	12,000
Guard		300	3,600	3,600
Salary (staff)		2,000	24,000	24,000
Entertainment		350	4,200	4,200
Total Fixed Cost		10,400	124,800	124,800
Net Profit (E) [C-D]		12,100	145,200	158,700
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	100,000	
1.2	Net Profit	145,200	158,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		85,200
	Total Cash Inflow	245,200	243,900
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	85,200	183,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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











Cadet.
ক্যাডেট
(-care)

বিশিষ্টতম, ব্যবসায়িক বারীম

ইব্রাহীম ষ্টোর

শ্রোঃ মোঃ রফিকুল ইসলাম

সুখায়ে মাবতীয় শরোশরী
দুস্তাদি সাইকরী ৬
খুছরা মুত্তো ব্রিস্কয় করা হয়।

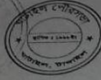
ঘাটাইল পশ্চিমপাড়া, ঘাটাইল। মোবা: ০১৭২৯-৫৬৭২৮৪



ক্রমিক নং-1583

ফরম নং-২৬

বহি নং-১৮



ঘাটাইল পৌরসভা কার্যালয়

ঘাটাইল, টাঙ্গাইল।

ড্রেড লাইসেন্স

লাইসেন্স নম্বর : ৭১৮/২০১৫-১০১৮


তারিখ : ১৪/৩/১৮

১৭.১.২৬ সনের ৩২ এল.জি নং সরকারি নোটিফিকেশন এবং ১৯৬০ সনের বাংলাদেশ পৌরসভার কর ধার্য আইনের বিধান মতে ব্যবসা লাইসেন্স।

লাইসেন্স ধারীর নাম : মুহাম্মদ রফিকুল ইসলাম

প্রোগ্রাইটর : ডায়: কাফিলুল হক

পিতা/স্বামীর নাম : মোঃ রফিকুল ইসলাম


গ্রামীণ ব্যাংক

মহাজ্ঞানের দাশবই

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


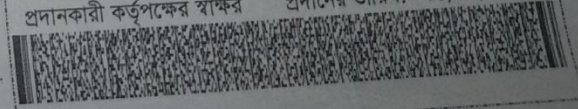
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রফিকুল ইসলাম
Name: MD. RAFIQUUL ISLAM
পিতা: মোঃ ওমর আলী
মাতা: মোছাঃ জরিনা বেগম
Date of Birth: 25 Aug 1982
ID NO: 9322806199209

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: ঘাটাইল পশ্চিম, ডাকঘর: ঘাটাইল - ১৯৮০, ঘাটাইল পৌরসভা, ঘাটাইল, টাঙ্গাইল


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/০৭/২০০৮



FAMILY PICTURE

