

Proposed NU Business Name: **M/S IBRAHIM STORE**



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMIR HAMZA
Age	:	01-01-1990 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Shalfa, P.O: Shalfa, P.S: Sherpur, Dist: Bogra
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. AMINA
(iii) Father's name	:	MD. ABDUS SATTAR
(iv) GB member's info	:	Branch: Kumbushi, Sherpur, Centre # 63(Female), Member ID: 5858, Group No: 04 Member since: 03-07-2003 to 05-04-2013(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: Nil, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-535138
Mother's Contact No.	:	01765-836210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMINA joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S IBRAHIM STORE
Location	:	Shalfa Bazar, Sherpur, Bogra
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 50% Required Investment BDT 1,00,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225square 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; Grocery items, cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Sherpur.▪Agreed grace period is 3 months.

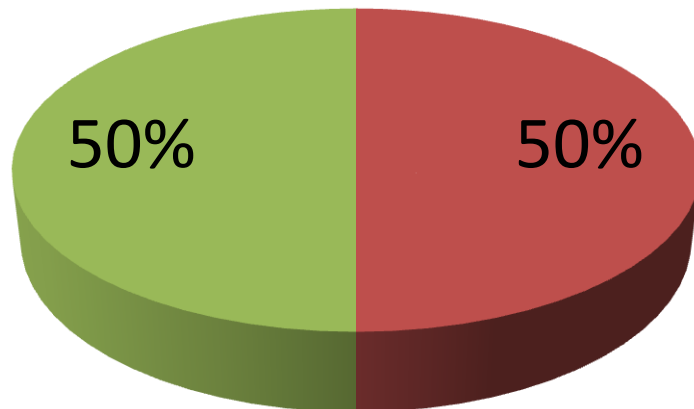
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Items, Cosmetics etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery Items, Cosmetics etc.	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			
Electricity bill		2,000	24,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Guard		200	2,400
Entertainment		200	2,400
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics	50,000	30,000	80,000
Soft Drinks	5,000	30,000	35,000
Biscuit, Chanachur	15,000	10,000	25,000
Others	30,000	30,000	60,000
Total	100,000	100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Items, Cosmetics etc.	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Grocery Items, Cosmetics etc.	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Electricity bill		2,000	24,000	24,000
Mobile Bill		400	4,800	5,500
Transportation		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Guard		200	2,400	2,400
Entertainment		200	2,400	3,500
Total Fixed Cost		8,400	100,800	103,400
Net Profit (E) [C-D]		9,600	115,200	123,400
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	115,200	123,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		55,200
	Total Cash Inflow	215,200	178,600
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	55,200	118,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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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FAMILY PICTURE

