

Proposed NU Business Name: IVA STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOKBUL HOQ
Age	:	10-07-1983 (30 Years)
Education, till to date	:	Class 05
Marital status	:	Single
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Baghapur, P.O: Abdullahpur, P.S: Keranigonj, Dist: Dhaka,
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. JOMILA BEGUM
(iii) Father's name	:	LATE. JOJ MIAH
(iv) GB member's info	:	Branch: Basta, Centre # 18 (Female), Member ID: 7769, Group No: 13 Member since: 02-10-2008 to 2013 (05 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 20000, Outstanding loan: -
(v) Who pays GB loan installment	:	Mother
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-121754
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JOMILA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IVA STORE
Location	:	Baghapur, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 10 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery business.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Abdullahpur.▪The shop is owned.▪Agreed grace period is 3 months.

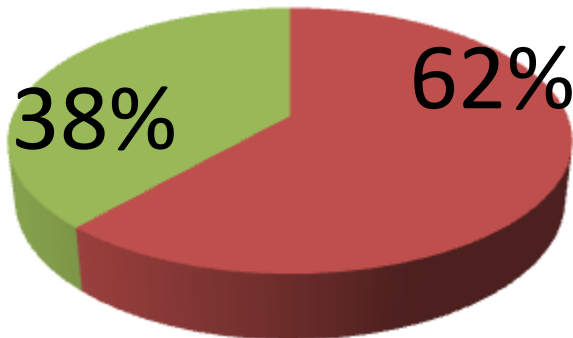
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Grocery item	76,500	918,000
Total variable Expense (B)	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	13,500	162,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	100	1,200
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	200	2,400
Total fixed Cost (D)	7,100	85,200
Net Profit (E) [C-D]	6,400	76,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscuit	15	250	3,750	0	0	0	3,750
Soya been Oil	60	600	36,000	0	0	0	36,000
Atta	2	1100	2,200	0	0	0	2,200
Sof Drinks	12	350	4,200	0	0	0	4,200
Ice-cream	100	100	10,000	0	0	0	10,000
Coil	200	35	7,000	0	0	0	7,000
Chips	4	650	2,600	0	0	0	2,600
Stationery	100	20	2,000	0	0	0	2,000
Salt	1	850	850	0	0	0	850
Others	1	11400	11,400	1	600	600	12,000
Gas Cylinder	0	0	0	19	2600	49,400	49,400
Total	495		80,000	20		50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Grocery item	106,250	1,275,000	1,338,750	1,405,688
Total variable Expense (B)	106,250	1,275,000	1,338,750	1,405,688
Contribution Margin (CM) [C=(A-B)]	18,750	225,000	236,250	248,063
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	200	2,400	3,000	3,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	24,000	24,000
Entertainment	200	2,400	3,000	3,500
Total Fixed Cost	7,700	92,400	94,000	95,500
Net Profit (E) [C-D]	11,050	132,600	142,250	152,563
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,600	142,250	152,563
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		112,600	234,850
	Total Cash Inflow	182,600	254,850	387,413
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	112,600	234,850	367,413

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures







হতা ভ্যারাইটিজ ষ্টোর
এখানে গ্যাস সিলিন্ডার, চাউল, আইসক্রীম, সবজী সহ সকল প্রকার মুদি মালামাল পাওয়া যায়।
বাঘাপুর পূর্ব পাড়া বালুর মাঠ সংলগ্ন, দক্ষিণ কেরালা



FAMILY PICTURE

