

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



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL KASEEM
Age	:	02/03/ 1984 (33Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Sisters
Address	:	Vill: Hailjor P.O: Bhulesshor -1743 P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST, FIROZA BEGUM
(iii) Father's name	:	LATE MD. ABDUL GOFUR
(iv) GB member's info	:	Branch: Goshinga ,Sreepur Centre # 51(Female), Member ID: 5164/1 , Group No: 06 Member since: 15/08/1997-2017 (20Years) First Loan: BDT 5,000 /-, Existing Loan: 22,000/- Outstanding Loan: 18,128/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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 05 years training
Other Own/Family Sources of Income	:	Cow Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713 - 561880
Family's Contact No.	:	01786 - 064778
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST, FIROZA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S IFTI STORE
Location	:	Amrait Bazar, Gazipur
Total Investment in BDT	:	BDT 9,85,000/-
Financing	:	Self BDT 8,85,000/- (from existing business) 89% Required Investment BDT 1,00,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 200 sq. ft
Security of the shop	:	BDT 1,50,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: U PVC Pipe, Motor, RFL Door etc.▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing 01 employee.▪The shop is rented.▪Collects goods from Dhaka/Mawna.▪Agreed grace period is 3 months.

Existing Business

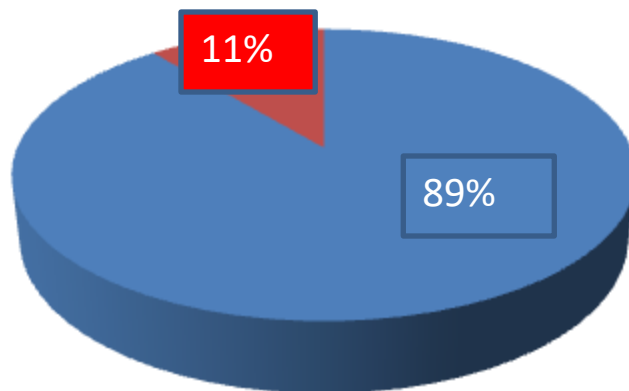
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
U PVC Pipe, Motor, RFL Door etc	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
U PVC Pipe, Motor, RFL Door etc	4,800	144,000	1,728,000
Total variable Expense (B)	4,800	144,000	1,728,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity Bill		200	2,400
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Generator		300	3,600
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		18,750	225,000
Net Profit (E) [C-D]		17,250	207,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
U PVC Pipe	80 P	1600	128000	20 P	1600	32000	160000
Samma Sebon Motor	06 P	11500	69000	02 P	11500	23000	92000
RFL Door	46 P	3000	138000	10 P	3000	30000	168000
Sanitary	-	-	400000	-	-	-	400000
Other Items	-	-	-	-	-	15000	15000
Secutity	-	-	150000	-	-	-	150000
Total			885000			100000	985000

Source of Finance



- Entrepreneur's Contribution- 8,85,000
- Investor's Investment- 1,00,000
- Total Investment- 9,85,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
U PVC Pipe, Motor, RFL Door etc	8,500	255,000	3,060,000	3,213,000	3,373,650
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
U PVC Pipe, Motor, RFL Door etc	6,800	204,000	2,448,000	2,570,400	2,698,920
Total variable Expense (B)	6,800	204,000	2,448,000	2,570,400	2,698,920
Contribution Margin (CM) [C=(A-B)]	1,700	51,000	612,000	642,600	674,730
Less. Fixed Expense					
Rent		8,000	96,000	96,000	96,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		1,200	14,400	15,000	16,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		200	2,400	2,500	2,600
Generator		300	3,600	3,600	3,600
Salary(staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	72,000	72,000
Total Fixed Cost		19,350	232,200	245,200	246,500
Net Profit (E) [C-D]		31,650	379,800	397,400	428,230
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	379,800	397,400	428,230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		339,800	6,97,200
	Total Cash Inflow	479800	737200	11,25,430
2	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	339,800	697,200	10,85,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
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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আমরাইদ বাজার, মেইন রোড, কাপাসিয়া, গাজীপুর।











FAMILY PICTURE

