

Proposed NU Business Name : IBRAHIM STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IBRAHIM
Age	:	04-11-1987(30Years)
Education, till to date	:	CLASS- Five
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	05 Brothers 03 Sisters
Address	:	ViLL;RASULPUR P.O : ABDULLPUR 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	:	UMMYA HANI
(iii) Father's name	:	ABDUR ROB
(iv) GB member's info	:	Branch: BASTA Centre # 12/M (Female), Member ID: 3963/2, Group No: 06 Member since:11-02-1994 First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(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 & Skill	:	08 years of business experience in running business
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793341538
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUS MONUYERA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

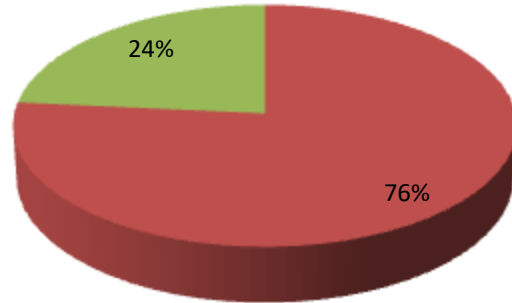
Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM STORE
Location	:	ABDULLAPUR BAZAR KERANIGONJ DHAKA
Total Investment in BDT	:	BDT 2,55,000/-
Financing	:	Self BDT 1,95,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 13 ft= 182 square ft
Security of the shop	:	NONE
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Varities Items Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice ,Flour, Suggar Etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Rice, Flour, Suggar Etc.	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard			0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		7600	91200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	50	2800	140000		20	2000	60000	200000
Flour	20	1000	20000					20000
Suggar	10	2500	25000					25000
Others			10000					10000
Total			195000				60000	255000



- Entrepreneur's Contribution
195,000
- Investor's Investment
60,000
- Total 255,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Rice, Flour, Suggar Etc.	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Rice, Flour, Suggar Etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7750	93000	93760	94538
Net Profit (E)= [C-D]		7250	87000	91350	95918
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	87,000	91,350	95,918
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63,000	130,350
	Total Cash Inflow	147,000	154,350	226,268
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	63,000	130,350	202,268

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Abdullapur Bazar keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest









