Proposed NU Business Name: IBRAHIM GENERAL STORE



Project identification and prepared by: Md. Shahab Uddin, Ashulia Unit, Dhaka

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD IBRAHIM KHAN		
Age	:	09-01-1991 (24 Years)		
Education, till to date	:	Class ten		
Marital status	••	Married		
Children	:	Nil		
No. of siblings:	:	1 Brothers & 1 Sister		
Address	:	Vill: Kolma, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. MOKUL BEGUM MD MOSTOFA KHAN Branch: Ashulia Centre # 44 (Female), Member ID: 11035, Group No: 01 Member since: 12-06-2010 (05 Years) First loan: 5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 20,000 Outstanding loan: BDT 15,532 Mother No 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	••	Five years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-115272
Mother's Contact No.	•	019155-43655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

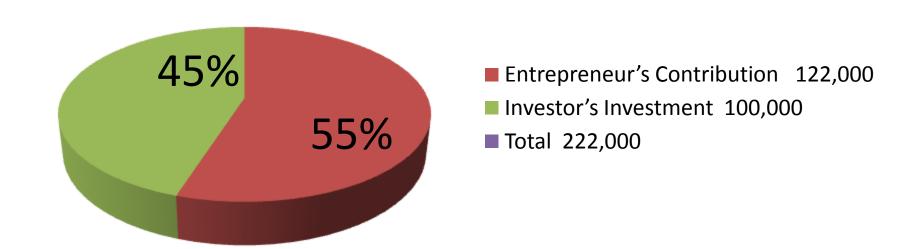
MOST. MOKUL BEGUM was a member of Grameen Bank for 05 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	IBRAHIM GENERAL STORE	
Location	:	Kolma, Dairy farm, Savar, Dhaka	
Total Investment in BDT	:	BDT 2,22,000	
Financing	:	Self BDT 1,22,000(from existing business) 55% Required Investment BDT 1,00,000(as equity) 45%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	30 ft x 10 ft= 300 square ft	
Security	:	BDT 1,00,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Sugar, Flour, Biscuit, Chips, Chanachur, Noodle, Milk, Soft Drinks, Cosmetics, etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity one employee will be appointed. The shop is rented. Collects goods from Savar. Agreed grace period is 4 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Grocery item	3,500	105,000	1,260,000	
Total Sales (A)	3,500	105,000	1,260,000	
Less. Variable Expense				
Grocery item	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		3,000	36,000	
electricity bill		350	4,200	
generator bill		170	2,040	
Mobile Bill		300	3,600	
Transportation		500	6,000	
Salary (self)		5,000	60,000	
Guard		400	4,800	
Entertainment		300	3,600	
Total fixed Cost (D)		10,020	120,240	
Net Profit (E) [C-D)		5,730	68,760	

investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Rice (20 x 1900)	38,000	95,000	1,33,000		
Oil (32 x 80)	2,560	15,000	17,560		
Pulse (4 x 5,000)	20,000	-	20,000		
Sugar, Flour, Biscuit, Chips, Chanachur, Noodle, Milk, Soft Drinks, Cosmetics, etc	61,440	40,000	1,01,440		
Total	1,22,000	1,00,000	2,22,000		

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Grocery item	5,500	165,000	1,980,000	2,079,000	
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	
Less. Variable Expense					
Grocery item	4,675	140,250	1,683,000	1,767,150	
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	
Contribution Margin (CM) [C=(A-B)	825	24,750	297,000	311,850	
Less. Fixed Expense					
Rent		3,000	36,000	36,000	
Electricity bill		350	4,200	5,000	
Mobile bill & SMS Monitoring		400	4,800	5,500	
Transportation		800	9,600	11,500	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		3,000	36,000	36,000	
Entertainment		300	3,600	4,000	
Guard		400	4,800	5,000	
Total Fixed Cost		13,250	159,000	163,000	
Net Profit (E) [C-D)		11,500	138,000	148,850	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	138,000	148,850
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		78,000
	Total Cash Inflow	238,000	226,850
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including		
2.5	Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	78,000	166,850

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 05 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















বিশবিদ্যানিত নামমানিত নাহিমণ

** দোকান ঘর ভাড়ার চুক্তিপত্র **

হালী মোঃ আঞ্চিন্নাই মাস্টার , পিতা- নরহম ছবির মানবর, সাং- কসমা পেয় ভেইনী কার্য, মানা ঃ সাকার, জেপা- চাকা, জাতীহকা - বাংগাদেশী, বম'- উসলাম, পেশা-বাংসা।

> ** समय नक (मानिक) ** राजिक इत्यान्य कार्योड

মোঃ ইরাহীম খান, পিতা- মোঃ মোজজা খান গাং- কথ্যা, পোঃ ভেইরী ভার, খানা ঃ সাভাত, জেলাঃ চাকা, জাতীয়াভা ঃ বাংলাদেশী, ধর্ম ঃ ইমলাম, পেগাঃ ব্যবসা ।

(M; 30/3/27-

পরম ককনামত আল্লাহ তালার নাম "হলে করিবা অন্ত গোকান চাড়ার চুক্তিনামা দলিলের বয়নে আজ্ঞ করিলাম। দোকান খততি আমি প্রথম পক মালিক অদারোজ হাজিবান মঞ্জাননে নিম্ন লাফীপদের মোকামেলাছ প্রকাশে। চাড়া দেওবার প্রভাব পেশ করিলে আপনি হিত্তীয় পত উঠা চাড়া নিতে সম্বত হাঁলে নিম্ন বর্ণিত শর্ত মোতাবেক আবরা উত্তর পক চুক্তিপটের চুক্তি নারাহ আবর হাইলাম।

বানা-সাভার, জিলা-তাকা। Miss. 1131 MARIN A. 1/20/20/20/20 -20/4 (10) 13/10/20 ইউনিয়ন পৃত্তিক অধ্যাহনৰ ২০০৯ এই ১০০ বাহাত ১ ৩ ২ না আইটোই অনুনাতে ট্রেছ কাইলেম বাহনা/ পেশার অনুনামন পত্র निवृद्ध स्थित प्रतिकारण प्रमुख्य व्यवस्था । प्राप्तक व्यवस्था स्थित । स्थित स्थापन स्थापन स्थापन स्थापन स्थापन प्रतिकारण मुख व्यक्तिकारमध्याः ३ । मानिहरू समा काः - रेनारीस नगर ०। निश्च/शस्टिह साव one observed that IN A PERSON NAME OF REPORT OF REAL PROPERTY. www. God Casta क । व्यक्तिकारमध्ये विकास TANKET SEE DA बास । जातार, तकता अस्य । to a mirrows and there a. TRANSPIT SHISH THE १ । प्रामिद्वार महीताम विकास १. THE SHAPE - GOT FOR REPORT A के। नामनात करेडि क विगिन्न या लडा। \$100000 \$1000000 mile at 000 (050000) क्षेत्र गाउँ विकास कि । परिचाराई कर ব্যৱসা বৃথি ও গোপার উপর-৮৫ HER SLATSICHENCY William to Mar and Mar and see the MONAMA CHIEF AND HOSSIAN DANESH PROPERTY AND

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FAMILY PICTURE

