

## Proposed NU Business Name: **IVA VERITIES STORE**



Project identification and prepared by: MD. Hafizur Rahman-2,  
Mawna Unit, Gazipur

Project verified by: MD. Rofiquil Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDUL KADIR</b>
Age	:	20-02-1982 (33 Years)
Education, till to date	:	B.A (PASS)
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Bartopa, P.O: Dakshin Bartopa, P.S: Shreepur, 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	:	<b>NILUFA</b>
(iii) Father's name	:	<b>MD. FAIZ UDDIN MOLLAH</b>
(iv) GB member's info	:	Branch: Mawna Shreepur, Centre # 27(Female), Member ID: 2760, Group No: 03 Member since: 07-09-2009 (7Years) First loan: BDT 5,000 taka.
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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Shop Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-262668
Mother's Contact No.	:	01677-833010
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

NILUFA joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>IVA VERITIES STORE</b>
Location	:	Bartopa Bazar, Gazipur
Total Investment in BDT	:	BDT 2,25,000
Financing	:	Self BDT 1,25,000(from existing business) 56% Required Investment BDT 1,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cable, Energy bulb, Board, Socket, Cosmetics etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is owned.</li> <li>▪Collects goods from Nowabpur, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

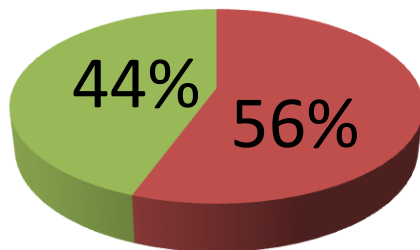
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Item	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Electric Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		700	8,400
Entertainment		100	1,200
Generator Bill		150	1,800
Guard		150	1,800
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>86,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cable (10 x 1850)	18,500	0	18,500
Energy Bulb (100 x 230)	23,000	0	23,000
Bulb (30 x 300)	9,000	0	9,000
Board	7,000	0	7,000
Channel	2,800	0	2,800
Multiplug	15,400	0	15,400
School Bag	7,200	0	7,200
Exercise book	6,000	0	6,000
Cosmetics	15,000	0	15,000
Others	21,100	0	21,100
Charger Fan (35 x 1450)	0	50,750	50,750
Ceiling Fan (18 x 1700)	0	30,600	30,600
Net Fan	0	18,650	18,650
<b>Total</b>	<b>125,000</b>	<b>100,000</b>	<b>225,000</b>

## Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 100,000
- Total 225,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electric Item	5,350	160,500	1,926,000	2,022,300
<b>Total Sales (A)</b>	<b>5,350</b>	<b>160,500</b>	<b>1,926,000</b>	<b>2,022,300</b>
<b>Less. Variable Expense</b>				
Electric Item	4,548	136,425	1,637,100	1,718,955
<b>Total variable Expense (B)</b>	<b>4,548</b>	<b>136,425</b>	<b>1,637,100</b>	<b>1,718,955</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>803</b>	<b>24,075</b>	<b>288,900</b>	<b>303,345</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		300	3,600	3,600
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	14,000
Entertainment		100	1,200	1,500
Generator Bill		150	1,800	2,000
Guard		150	1,800	2,000
Salary (staff)		3,000	36,000	36,000
<b>Total Fixed Cost</b>		<b>10,000</b>	<b>120,000</b>	<b>123,100</b>
<b>Net Profit (E) [C-D]</b>		<b>14,075</b>	<b>168,900</b>	<b>180,245</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	168,900	180,245
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		108,900
	<b>Total Cash Inflow</b>	<b>268,900</b>	<b>289,145</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>108,900</b>	<b>229,145</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











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কোনো ক্ষতি হয়

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সুস্বাদু ও পুষ্টিগুণে সমৃদ্ধ  
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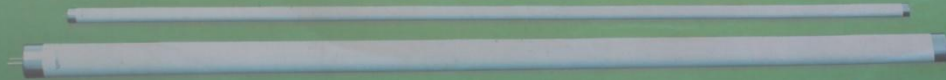
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গাজীপুর



# FAMILY PICTURE