

Proposed NU Business Name: **IBRAHIM KHALILULLA PAPUSH KARKHANA**



Project identification and prepared by: : Md. Nurul Islam
Kaliakor unit, Gazipur.

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TAIJUL ISLAM
Age	:	25-05-1981 (35 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Son and 1 Doughter
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Kainara P.O: Rotonpur P.S: Kaliakor Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	LATE. SAHARA KHATUN
(iii) Father's name	:	LATE. HASMOT ALI
(iv) GB member's info	:	Branch: Mouchak Kaliakor, Centre # 02 (Female), Member ID: 1181, Group No: 04 Member since: 14/01/1995 to 24/02/2012 (12 Years) First loan: BDT 2,500 /-
Further Information:		Outstanding loan: -
(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 and Training Info	:	03 years experience in running business. He has training 01 years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01918694381
Family's Contact No.	:	01939963618
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.SAHARA KHATUN joined Grameen Bank since 17 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM KHALILULLA PAPUSH KARKHANA
Location	:	Kanira , Kaliakor , Gazipur
Total Investment in BDT	:	BDT 92,000/-
Financing	:	Self BDT 42,000/- (from existing business) 46% Required Investment BDT 50,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Doormat .▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪ Entrepreneur is owner of the shop.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Papas	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Papos	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		300	3,600
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Papas	3,000	90,000	1,080,000	1,134,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,134,000
Less. Variable Expense					
Papas	2,400	72,000	864,000	907,200	907,200
Total variable Expense (B)	2,400	72,000	864,000	907,200	907,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	226,800
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		12,000	144,000	154,800	154,800
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	144,000	154,800	154,800
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,000	258,800
	Total Cash Inflow	194,000	278,800	413,600
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	124,000	258,800	393,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :kainara bazar
,Kaliakor Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures






























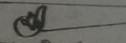


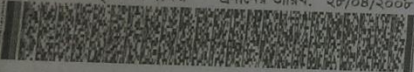
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: তাহজ্জুল ইসলাম
 Name: TAJJUL ISLAM
 পিতা: মৃত হাসমত আলী
 মাতা: ছাহেবা খাতুন
 Date of Birth: 25 May 1981
 ID NO: 3313266915360

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
 কোথাও পাঠানো গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/বাতা: কাইনাবা, লৌচাকুড়ী, ডাকঘর: বরুণপুর - ১৭৫১, কাঞ্চিয়াকৈর,
 গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ২৮/০৪/২০০৮



প্রত্যয় পত্র

এই মতে প্রত্যয় পত্র প্রদান করা হইতেছে
 মো, হুমায়ূন ফারুক নামী হতে
 হাসমত আলী, গ্রামীন গ্রামে
 জন্মলাভ হইয়া মোঃ হুমায়ূন ফারুক নামে
 উক্ত নাম হইয়া আসিয়াছে
 গ্রন্থন নং ২১২ নাম্বার ১১১১
 গ্রন্থন নং ৪, ২১১১ নম্বরের
 ২০১২ সালে প্রদান করা হইয়াছে
 সাক্ষর হইলে, মোঃ হুমায়ূন
 ফারুক হুমায়ূন ফারুক

মোঃ হুমায়ূন ফারুক
 হুমায়ূন ফারুক

FAMILY PICTURE