

Proposed NU Business Name: **ABDULLAH STORE**



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Brief Bio of The Proposed Nobin Udyokta5

| | | |
|--|---|---|
| Name | : | ABDULLAH |
| Age | : | 01/05/1994 (23 Years) |
| Education, till to date | : | Class 09 |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 1 Sister |
| Address | : | Vill: Durgapur, P.O: Raunat-1730, 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 | : | FATEMA KHATUN |
| (iii) Husband's name | : | MEZBAH UDDIN |
| (iv) GB member's info | : | Branch: Raniganj, Centre # 60 (Female), Member ID: 3833, Group No: 04 Member since: 20/05/2001 to 2011 (10 Years) First Loan: BDT 10,000/- |
| Further Information: | | Existing Loan: BDT 40,000/- Outstanding Loan: Nil |
| (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 | : | 04 years experience in running business. He has 04 years training |
| Other Own/Family Sources of Income | : | Farming |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01793-368706 |
| Husband's Contact No. | : | 01732-867105 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA KHATUN joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ABDULLAH STORE |
| Location | : | Raunat Bazar, Kapashia |
| Total Investment in BDT | : | BDT 2,25,000/- |
| Financing | : | Self BDT 1,65,000 (from existing business) 73% Required Investment BDT 60,000 (as equity) 27% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 12 ft= 140 square ft |
| Security of the shop | : | 50,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Salt, Bakery Items, Oil, Soap, Detergent, Cosmetics, Cow food, Cotton, Chaff, Polish, Tea, etc▪Average 20 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months. |

Existing Business

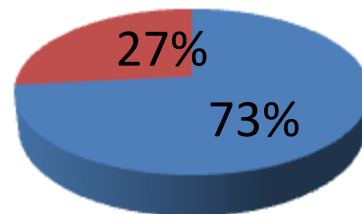
BDT (TK)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Rice, Pulse, Salt, Bakery Items, Oil, Soap, Detergent, Cosmetics, Cow food, Cotton, Chaff, Polish, Tea, etc | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| Rice, Pulse, Salt, Bakery Items, Oil, Soap, Detergent, Cosmetics, Cow food, Cotton, Chaff, Polish, Tea, etc | 2,400 | 72,000 | 864,000 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less. Fixed Expense | | | |
| Rent | | 2,800 | 33,600 |
| Electricity Bill | | 300 | 3,600 |
| Transportation | | 500 | 6,000 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 150 | 1,800 |
| Generator | | 450 | 5,400 |
| Guard | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 9,700 | 116,400 |
| Net Profit (E) [C-D] | | 8,300 | 99,600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total (BDT) |
|--------------|-----------|------------|-----------------|-----------|------------|---------------|----------------------|
| | Qty | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | |
| Rice | 05 Sacks | 2,000 | 10,000 | 05 Sacks | 2,000 | 10,000 | 20,000 |
| Pulse | 02 Sacks | 5,800 | 11,600 | 02 Sacks | 5,800 | 11,600 | 23,200 |
| Salt | 02 Sacks | 1,400 | 2,800 | 03 Sacks | 1,400 | 4,200 | 7,000 |
| Bakery Items | - | - | 5,000 | - | - | 5,000 | 10,000 |
| Oil | 01 Drum | 16,500 | 16,500 | 01 Drum | 16,500 | 16,500 | 33,000 |
| Soyabin Oil | 01 Carton | 2,000 | 2,000 | 04 Carton | 2,000 | 8,000 | 10,000 |
| Soap | 300 P | 40 | 12,000 | - | - | - | 12,000 |
| Detergent | 70 P | 70 | 4,900 | - | - | - | 4,900 |
| Cosmetics | - | - | 30,000 | - | - | - | 30,000 |
| Cow food | - | - | 5,000 | - | - | - | 5,000 |
| Cotton | 10 Sacks | 350 | 3,500 | - | - | - | 3,500 |
| Chaff | 03 Sacks | 1000 | 3,000 | - | - | - | 3,000 |
| Polish | 03 Sacks | 1000 | 3,000 | - | - | - | 3,000 |
| Tea | - | - | 5,700 | - | - | 4,700 | 10,400 |
| Security | - | - | 50,000 | - | - | - | 50,000 |
| Total | | | 1,65,000 | | | 60,000 | 2,25,000 |

Source of Finance



- Entrepreneur's contribution 165,000
- Investor's Investment 60,000
- Total 225,000

Financial Projection

BDT (TK)

| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Rice, Pulse, Salt, Bakery Items, Oil, Soap, Detergent, Cosmetics, Cow food, Cotton, Chaff, Polish, Tea, etc | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Less. Variable Expense | | | | | |
| Rice, Pulse, Salt, Bakery Items, Oil, Soap, Detergent, Cosmetics, Cow food, Cotton, Chaff, Polish, Tea, etc | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 |
| Total variable Expense (B) | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 | 302,400 | 317,520 |
| Less. Fixed Expense | | | | | |
| Rent | | 2,800 | 33,600 | 33,600 | 33,600 |
| Electricity Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Transportation | | 800 | 9,600 | 11,000 | 12,000 |
| Mobile Bill | | 350 | 4,200 | 4,400 | 4,500 |
| Entertainment | | 150 | 1,800 | 1,900 | 2,000 |
| Generator | | 450 | 5,400 | 5,400 | 5,400 |
| Guard | | 200 | 2,400 | 2,400 | 2,400 |
| Salary (self) | | 5,000 | 60,000 | 60000 | 60,000 |
| Total Fixed Cost | | 10,050 | 120,600 | 122,300 | 123,500 |
| Net Profit (E) [C-D] | | 13,950 | 167,400 | 180,100 | 194,020 |
| Investment Payback | | | 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 | 167,400 | 180,100 | 194,020 |
| 1.3 | Opening Balance of Cash Surplus | | 143,400 | 299,500 |
| | Total Cash Inflow | 227,400 | 323,500 | 493,520 |
| 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 | 143,400 | 299,500 | 469,520 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





FAMILY PICTURE

