

Proposed NU Business Name: **AKBOR STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL KARIM
Age	:	03-05-1986 (30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Sisters
Address	:	Vill: Keshoberpara , P.O: Sukhanpukur , P.S: Gabtoli , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST KHONUR BEGUM
(iii) Father's name	:	MD AKBAR ALI
(iv) GB member's info	:	Branch : Sonaray , Centre : 41 (Female), Member ID: 3207 , Group No: 05 Member since: 01-10-1998 (15 Years) First loan: BDT 2500
Further Information:		Existing loan: BDT 50000 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. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01788-401329
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHONUR BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKBOR STORE
Location	:	Sukhanpukur, Gabtoli, Bogra
Total Investment in BDT	:	BDT 100000/-
Financing	:	Self BDT 50000/- (from existing business) 50% Required Investment BDT 50000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries item.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own..▪Collects goods from Bogra.▪Agreed grace period is 3 months.

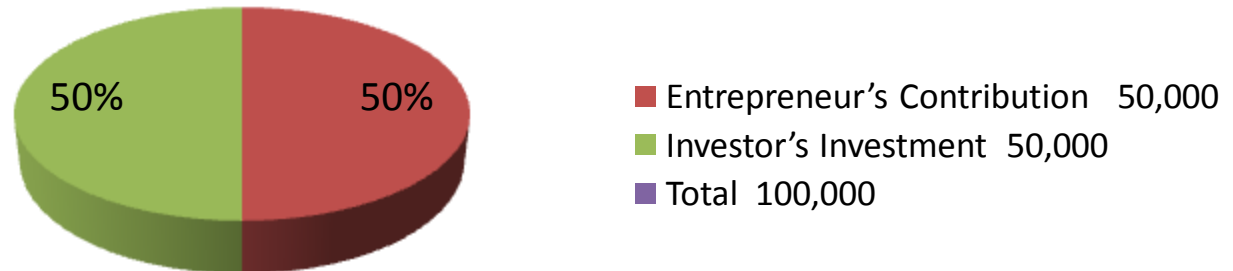
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Grocaries items	2380	71400	856800
Total variable Expense (B)	2,380	71400	856800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Variable Expense			
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		6,900	82800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soyabin oil	30	90	2,700	30	100	3,000	5,700
Mastered oil	20	80	1,600	0	0	0	1,600
Sugar	50	64	3,200	150	65	9,750	12,950
Bran	70	25	1,750	120	25	3,000	4,750
Atta	70	20	1,400	150	20	3,000	4,400
Soap	100	30	3,000	0	0	0	3,000
Washing powder	60	50	3,000	0	0	0	3,000
Coconut oil	120	100	12,000	50	120	6,000	18,000
Biscuit, Chips	1	2500	2,500	0	0	0	2,500
Others	1	18850	18,850	1	4250	4,250	23,100
Rice	0	0	0	10	2100	21,000	21,000
Total	522	0	50,000	511	0	50,000	100,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocaries items	4200	126000	1512000	1587600	1666980
Total Sales (A)	4200	126000	1512000	1587600	1666980
Less Variable Expense					
Grocaries items	3570	107100	1285200	1349460	1416933
Total variable Expense (B)	3,570	107100	1285200	1349460	1416933
Contribution Margin (CM) [C=(A-B)	630	18900	226800	238140	250047
Less Variable Expense					
Electricity bill		400	4800	5300	5800
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		6,200	74,400	75,500	76600
Net Profit (E)= [C-D]		12700	152400	162,640	173447
Investment Payback			20,000	20,000	20,000

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

SR#	<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	152,400	162,640	173447
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		132,400	275040
	Total Cash Inflow	202400	295040	448487
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	132,400	275040	428487

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

