

Proposed NU Business Name: **ABUL KALAM STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU TAHER
Age	:	21-02-1991 (26 Years)
Education, till to date	:	Class ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIYA KHATUN
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch:Chorparboty companiongong , Centre # 06(Female), Member ID: 1275, Group No: 02 Member since: 2004-2012 (08Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 0
(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	:	0years experience in running business.04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01852387510
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ABUL KALAM STORE
Location	:	Chowdharyhat road, Mokbulayer tack, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 221000/-
Financing	:	Self BDT 151000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24ft x 12 ft= 28 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,Staysonary and Grocery items etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity money Collects goods from Doganbhuyain ▪Agreed grace period is 3 months.

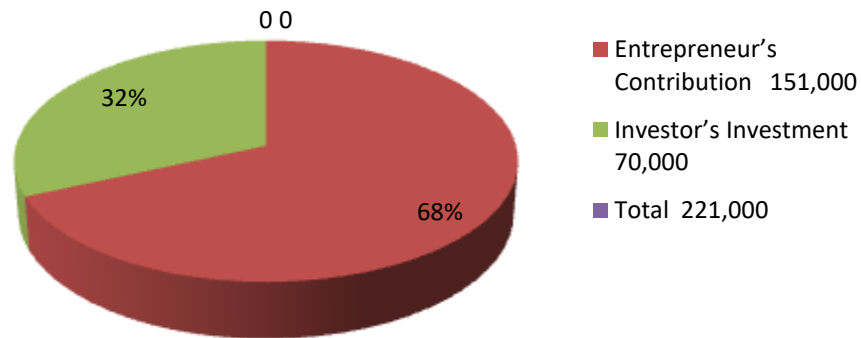
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,Staysonary and Grocery	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Softdrink,Chipes,Staysonary and Grocery	4000	120000	1440000
Total variable Expense (B)	4000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less Variable Expense			
Rent		1500	18000
Electricity bill		1200	14400
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed cost (D)		10350	124200
Net Profit (E)= [C-D]		19650	235800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drink	0	0	15000	0	0	0	15000
Grocery items	0	0	50000	0	0	70000	120000
Biscuites	0	0	5000	0	0	0	5000
Confegsonery	0	0	5000	0	0	0	5,000
Cosmetices	0	0	15000	0	0	0	15,000
Staysonary	0	0	3000	0	0	0	3,000
Chipes	0	0	5000	0	0	0	5,000
Enrgy light	0	0	3000	0	0	0	3,000
Others	0	0	20000	0	0	0	20,000
Security	0	0	30000	0	0	0	30,000
Total	0	0	151000	0	0	70,000	221,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Softdrink,Chipes,Staysonary and Grocery	9270	278100	3337200	3504060	3679263
Total Sales (A)	9270	278100	3337200	3504060	3679263
Less Variable Expense					
Softdrink,Chipes,Staysonary and Grocery	7416	222480	2669760	2803248	2943410.4
Total variable Expense (B)	7416	222480	2669760	2803248	2943410.4
Contribution Margin (CM) [C=(A-B)	1854	55620	667440	700812	735852.6
Less Variable Expense					
Rent		1500	18000	18000	18000
Electricity bill		1500	18000	18200	18400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		16350	196200	196800	197400
Net Profit (E)= [C-D]		39270	471240	504012	538452.6
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	471240	504012	538452.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		443,240	919,252
	Total Cash Inflow	541,240	947,252	1,457,705
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	443,240	919,252	1,429,705

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:00
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

