

Proposed NU Business Name: **APON STORE**



Project identification and prepared by: Md. Ataur Rahman
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHADUJZAMAN APON
Age	:	01-01-1989(28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Malauri, P.O: Modhupur, P.S: Modhupur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AMINA
(iii) Father's name	:	MD. AKBUR HOSHAIN
(iv) GB member's info	:	Branch: Modhupur ,Centre # 30(Female), Member ID: 3313, Group No: 05, Member since: 2099-2017 ranging(18Years) First loan: BDT 5,000 Existing loan: BDT 60,000.Outstanding loan:BDT 40,200
Further Information:		
(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..	:	

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	:	20 years experience in on business & 04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-961365
Family's Contact No.	:	01935-527126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMINA Joined Grameen Bank Since 18 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

Proposed Nobin Udyokta Business Info

Business Name	:	APON STORE
Location	:	Modhupur Thana para, Modhupur,Tangail.
Total Investment in BDT	:	BDT 316,500/-
Financing	:	Self BDT 266,500(from existing business) 84% Investors Investment BDT 50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft × 10ft= 150 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 Chaul,Bekari,shugondhi tel,ditergent,chini etc▪Average 10% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

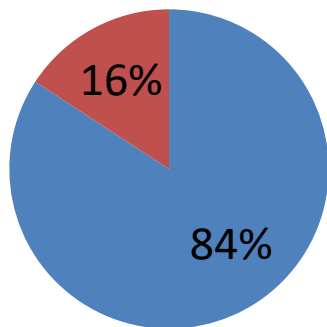
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chaul,daul,atta,kamo panio,pan etc.	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Chaul,daul,atta,kamo panio,pan etc.	4,400	132,000	1584000
	0	0	0
	0	0	0
Total variable Expense (B)	4,400	132,000	1584000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		3000	36,000
Electricity bill		800	9,600
Transportation		700	8,400
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		100	1,200
Guard		0	0
Genaretor		300	3,600
Mobile bill		200	2,400
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chaul	12	2400	28,800	4	2400	9,600	38,400
daul	2	1200	2,400	1	1200	1200	3,600
tel	4	1200	4,800	2	1200	2,400	7,200
kamol pani	15	500	7,500	5	500	2,500	10,000
choklet	1	10000	10,000	1	10000	10000	20,000
bekary	1	20000	20,000	1	20000	20000	40,000
cosmetic	1	30000	30,000	0	30000	0	30,000
icecream	1	2000	2,000	1	2000	2000	4,000
other	1	7000	7,000	1	2300	2300	9,300
Security			154,000	0	0	0	154,000
Total			266,500	0		50,000	316,500

Source of Finance



■ Entrepreneur Investment :266500

■ Investor Investment : 50000

■ Total Investment: 316500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Chaul,daul,atta,kamo panio,pan etc.	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Chaul,daul,atta,kamo panio,pan etc.	5,280	158,400	1,900,800	1,995,840
Total variable Expense(B)	5,280	158,400	1,900,800	1,995,840
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200	272,160
Less. Fixed Expense				
Rent		3000	36,000	36,000
Electricity bill		400	4,800	4,900
Transportation		1000	12,000	12,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		100	1,200	1,500
Guard		0	0	0
Genaretor		300	3,600	3,600
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		10,100	121,200	122,600
Net Profit (E) [C-D]		11,500	138,000	149,560
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	138,000	149,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		108,000
	Total Cash Inflow	188,000	257,560
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	108,000	227,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 09 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

