

Proposed NU Business Nam:ABUL STORE



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL HOSSIN
Age	:	19-/08-1982(34 Years)
Education, till to date	:	CLASS NINE
Marital status	:	MARIED
Children	:	2 son 1 DAUGHTER
No. of siblings:	:	31Brother, 1 SISTER
Address	:	Vill:VATHSALA POS:PONGBAYJARA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Most: SHAR BANU
(iii) Father's name	:	MD. ABDUL HAI
(iv) GB member's info	:	Branch : PONGBAYJARA Centre #5/m (male), Member ID : 1255/2 Group No:05 Member since:1/07/2007 First loan: BDT 3000 /- Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	fathar
(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	:	15years 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.	:	01731809517
Family's Contact No.	:	01752607917
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most: SHAR BANU.

joined Grameen 10years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utili.ze loan in business.

Proposed Nobin Udyokta Business Info

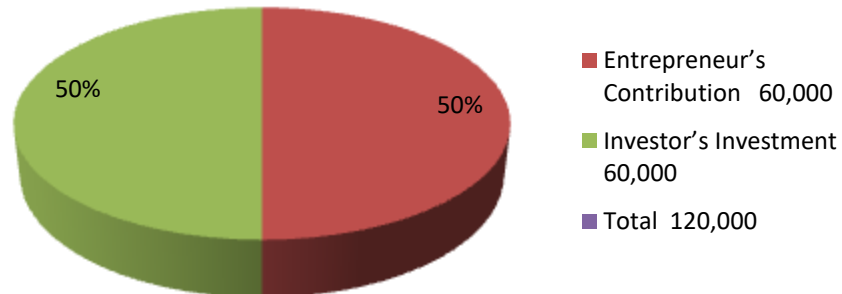
Business Name	:	:ABUL STORE
Location	:	VATHSALA ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BD60000/- (from existing business 50% Required Investment BDT 60,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft=200square ft
Security of the shop	:	15000 TK.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods LIK: RICE FLOWAR DUL VOSHI MINARAL WATER PAMOIL SHOP BISKITE CHANACHUR CHIF SULT MOSLA ,etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is RENT . ▪Collects goods from NAGOURPUR . ▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
RICE FLOWAR DUL VOSHI MINARAL WATER PAMOIL SHOP BISKITE CHANACHUR CHIF SULT MOSLA	2700	86000	1032000
Total Sales (A)	2700	86000	1032000
Less. Variable Expense			
RICE FLOWAR DUL VOSHI MINARAL WATER PAMOIL SHOP BISKITE CHANACHUR CHIF SULT MOSLA		73100	877200
Total variable Expense (B)		73100	877200
Contribution Margin (CM) [C=(A-B)]		12900	154800
Less. Fixed Expense			
Rent		300	3600
Electricity Bill		600	7200
Transportation		,1000	12000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		0	0
janitor		0	0
salary (staff)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7400	88800
Net Profit (E) [C-D]		5500	66000

Investment Breakdown

Particula	Existing	Proposed	Proposed Total
RICE	3800	20000	23800
FLOWER	3000		3000
DUL	6000	10000	16000
VOSHI	1000	20000	21000
MINARAL WARER	3000		3000
OIL	2200	10000	12200
SHOP	3000		3000
BISKITE	2000		2000
CHANACHUR	1000		1000
CHIF	10000		10000
Total	45000	60000	105000



Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
RICE FLOWAR DUL VOSHI MINARAL WATER PAMOIL SHOP BISKITE CHANACHUR CHIF SULT MOSLA	86000	1032000	1083600
Total Sales (A)	86000	1032000	1083600
Less. Variable Expense			
RICE FLOWAR DUL VOSHI MINARAL WATER PAMOIL SHOP BISKITE CHANACHUR CHIF SULT MOSLA	73100	877200	921060
Total variable Expense (B)	73100	877200	921060
Contribution Margin (CM) [C=(A-B)]	12900	154800	162540
Less. Fixed Expense			
Rent	300	3600	3600
Mobile Bill	300	3600	3700
Electricity Bill	600	7200	7200
Transportation	1000	12000	12000
Guard	0	0	0
Entertainment	200	2400	2600
salary (staff)	0	0	0
Salary (self)	5000	60000	60000

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	60000	
1.2	Net Profit	66000	73440
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		30000
	Total Cash Inflow	126000	103440
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	30000	67440

SWOT ANALYSIS

STRENGTH

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

