

## Proposed NU Business Name: **ABU SAIDE STORE**



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Project verified by: MD. Rafiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.ANAS ALI</b>
Age	:	15-05-1990 (27 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Namuja Bogarpara, P.O: Banglabajar, P.S: Bogra, 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	:	<b>MST.CHAINA BIBI</b>
(iii) Father's name	:	<b>MD ABU SAID</b>
(iv) GB member's info	:	Branch: Namija Bogra , , Centre # 80(Female), Member ID: 10274 Group No: 05 Member since: 10-02-2003(13Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 110000, Outstanding loan: 10800
(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	:	15years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-191439
Mother's Contact No.	:	01744-025072
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.CHAYNA BIBI** joined Grameen Bank since 20 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

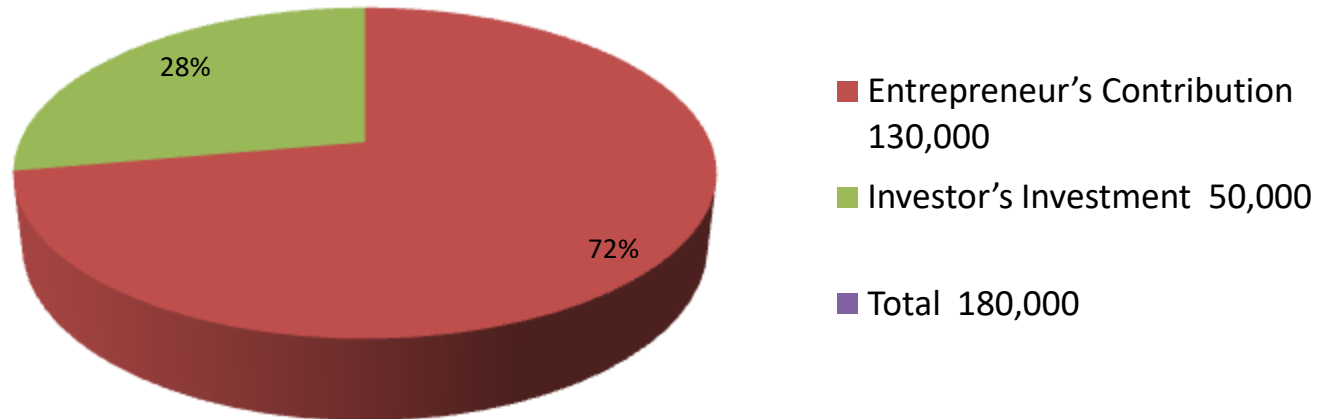
Business Name	:	<b>ABU SAIDE STORE</b>
Location	:	Namuja bag para north side
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130000/-(from existing business) 28 % Required Investment BDT 50000/-(as equity) 72%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra chourastha.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Confecsonary production	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Confecsonary production	20	600	7,200
<b>Total variable Expense (B)</b>	<b>20</b>	<b>600</b>	<b>7,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>179,400</b>	<b>2,152,800</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		200	2,400
Generator		200	2,400
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>172,900</b>	<b>2,066,400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	5	3000	15,000	1	50,000	50,000	65,000
Ruti	0	10000	10,000	0	0	0	10,000
Chanature	0	5000	5,000	0	0	0	5,000
Others	0	20000	20,000	0	0	0	20,000
Cold Drinks	0	0	0	0	0	0	0
Dal	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0
Security	0	80000	80,000	0	0	0	80,000
<b>Total</b>	<b>5</b>	<b>0</b>	<b>130000</b>	<b>1</b>	<b>50000</b>	<b>50000</b>	<b>180000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Confacenary production	9,000	270,000	3,240,000	3,402,000	3,572,100
<b>Total Sales (A)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Less. Variable Expense</b>					
Confacenary production	20	600	7,200	7,560	7,938
<b>Total variable Expense (B)</b>	<b>20</b>	<b>600</b>	<b>7,200</b>	<b>7,560</b>	<b>7,938</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>8,980</b>	<b>269,400</b>	<b>3,232,800</b>	<b>3,394,440</b>	<b>3,564,162</b>
<b>Less. Fixed Expense</b>					
House rant		1000	12,000	12,000	12,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		200	2,400	2,400	2,400
Generator		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>	<b>86,400</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>262,200</b>	<b>3,146,400</b>	<b>3,308,040</b>	<b>3,477,762</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	3,146,400	3,308,040	3,477,762
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	3,126,400	6,414,440
	<b>Total Cash Inflow</b>	<b>3,196,400</b>	<b>6,434,440</b>	<b>9,892,202</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>3,126,400</b>	<b>6,414,440</b>	<b>9,872,202</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

