

# ABDUL STORE



Presented by

Md. Abdul Alim

NU Identified and PP Prepared by-  
**Md. Ballal Hossain (Ramgonj Unit)**

Verified By: **Md. Nazrul Islam**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Abdul Alim
Age	:	31 years (21 Mar. 1984)
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	03 brothers, 04 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Fatema Begum
(iii) Father's name	:	Mr. Abdul Matin
(iv) GB member's info	:	Branch: Gupti-Faridgonj,                      Centre 38/M, Group no-06,    Loanee no.:4317, Member since 05/06/2006,                      First loan: Tk 5000 Existing loan: Tk. 10,000,                      Outstanding: Tk. 9,780
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education,	:	Class Four

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Grocery & Tea
Business Experiences	:	10 years
Trade License No	:	350
Other Own/Family Sources of Income	:	Agriculture (NU)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01740916846
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2006 (8 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle and built their own houses by tin. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Abdul Store
Address/ Location	:	Infront of “Dr. Kamal Hossain Madrasa” Pourchim Biga, Ramgonj.
Total Investment in BDT	:	1,20,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58 % Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	5000/-
Proposed Salary		<b>5000/-</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>10/%</b>
(ii) Estimated % of proposed gross profit margin		<b>10%</b>
(iii) Agreed grace period		<b>05 months</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Grocery items (Rice, Pulse, oil, Spices, Flour Sugar, noodles)	28,000/-	25,000/-	53,000/-
Bakery item	4,000/-	5,000/-	9,000/-
Refrigerator & Television	20,000/-	0	20,000/-
Cold drinks, Milk, Yogurt, Ice- cream	10,000/-	15,000/-	25,000/-
Cosmetics	3,000/-	5,000/-	8,000/-
Decoration	5,000/-	0	5,000/-
<b>Total Capital</b>	<b>70,000/-</b>	<b>50,000/-</b>	<b>1,20,000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	45,000	5,40,000
<b>Less: Cost of sales (B)</b>	1,350	40,500	4,86,000
<i>Profit C (A-B)</i>	150	4,500	54,000
<i>Income from Tea (D)</i>	200	6,000	72,000
<b>Gross Profit (E) [ C+D]</b>	350	10,500	1,26,000
<b>Less: Operating Costs</b>			
Electricity bill		200	2,400
Generator bill		200	2,400
Dish bill		200	2,400
Mobile bill & Others cost		350	4,200
Present salary/Drawings- self		5,000	60,000
<b>Non Cash Item:</b>			
Depreciation Expenses (5,000 *10% & 20,000*20%)		376	4,512
<b>Total Operating Cost (F)</b>		6,326	75,912
<b>Net Profit (E-F):</b>		4,174	50,088



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1800	54000	648000	2000	60000	720000
<i>Less: cost of sales (B)</i>	1620	48600	583200	1800	54000	648000
<i>Gross Profit (C=A-B)</i>	180	5400	64800	200	6000	72000
<i>Income from Tea Sales (D)</i>	250	7500	90000	260	7800	93600
<b>Total profit (E= C+D)</b>	430	12900	154800	460	13800	165600
<b>Less: Operating Costs</b>						
Electricity bill		200	2400		250	3000
Generator bill		200	2400		250	3000
Dish bill		200	2400		250	3000
Mobile bill & Others cost		350	4200		400	4800
Present salary/Drawings- self		5000	60000		5000	60000
<b>Non Cash Item:</b>						
Depreciation Expenses (5000*10%+20000*20%)		376	4512		376	4512
<b>Total Operating Cost (F)</b>		6326	75912		6526	78312
<b>Net Profit ( G= E-F) :</b>		6574	78888		7274	87288
<b>GT Pay Back</b>		30,000			30,000	
<b>Retained Income:</b>		48,888			57,288	



# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	78,888	87,288
1.3	Depreciation (Non cash item)	4,512	4,512
1.4	Opening Balance of Cash Surplus	-	43,620
	<b>Total Cash Inflow</b>	<b>1,33,400</b>	<b>1,35,420</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	-
2.2	Payment of GB Loan	9,780	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>89,780</b>	<b>30,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>43,620</b>	<b>105,420</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ In front of a Madrasa and middle in the village.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Fire













*Presented at*  
**7<sup>th</sup> Internal Design Lab**  
**On 20 April, 2015 at Grameen Trust**



**For more information**  
**Grameen Trust**  
**Phone No : 9017038**  
**Abdul Store**  
**Cell No: 01740916846**