Proposed NU Business Name: ABU BAKER STORE



Project identification and prepared by: Atikur Rahman. Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name		MD ABU BAKER SEDDIQUE	
Age	:	15-06-1991(24 Years)	
Education, till to date	•	Class Five	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	1 Brother 2 Sister	
Address	:	Vill: Elenga P.O: Elenga, P.S: Kalihati , Dist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOMOTA BEGUM MD. AKABBOR ALI Branch: Elenga Kalihati, Centre # 41 (Female), Member ID: 3154, Group No: 04 Member since: 122-10-1996 (19 Years) First Ioan: BDT 2,500/-	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 10,000/- Outstanding loan: BDT 10,000/- Father No No 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	:	Five years experience in running business.
Training Info	:	He has One years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01729-462025
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

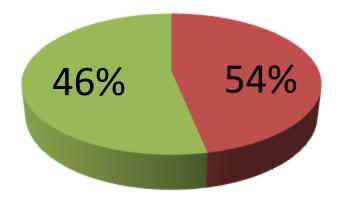
Momota Begum joined Grameen Bank since 19 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	ABU BAKER STORE	
Location	:	: Elenga North Para, Elenga, Kalihati.	
Total Investment in BDT	:	BDT 75,000	
Financing	:	Self BDT 35,000(from existing business) 67%	
		Required Investment BDT 40,000(as equity) 33%	
Present salary/drawings from business (estimates)		BDT 3,000	
Proposed Salary	:	BDT 3,000	
Size of shop	:	08 ft x 08 ft= 64 square ft	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, , Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc. Average 15% gain on sale. The business is operating by entrepreneur. The shop is own. Collects goods from Elenga Bazar. Agreed grace period is 4 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	2,000	60,000	7,20,000	
Total Sales (A)	2,000	60,000	7,20,000	
Less. Variable Expense				
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	1700	30,600	3,67,200	
Total variable Expense (B)	1020	51,600	6,12,000	
Contribution Margin (CM) [C=(A-B)	300	9,000	1,08,000	
Less. Fixed Expense				
Electricity Bill		250	3000	
Mobile Bill		100	1200	
Transportation		100	1200	
Salary (self)		3,000	36,000	
Entertainment		0	0	
Total fixed Cost (D)		3450	41400	
Net Profit (E) [C-D)		5,550	66,400	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Rice, soap, Salt	7000	10,000	17,000		
Cool drinks, Biscuits, Stationery	3000	10,000	13,000		
Bulb,Semai,Coil	2,000	10,000	12,000		
Sugar, Chocolate, spice	7000	5,000	12,000		
Chanachur, Milk, Tooth Paste etc	1,000	5,000	6,000		
Fridge	15,000	0	15,000		
Total	35,000	40,000	75,000		

Source of Finance



Entrepreneur Contribution: 35,000Investors Investment: 40,000Total Investment: 75,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Rice, Soya bin oil, Salt,					
Soap,Cosmetics Etc.	2,800	84,000	10,08,000	10,58,400	
Total Sales (A)	2,800	84,000	10,08,000	10,58,400	
Less. Variable Expense					
Rice, Soya bin oil, Salt, Soap	2,380	71,400	8,56,800	8,99,640	
Total variable Expense (B)	2,380	71,400	8,56,800	8,99,640	
Contribution Margin (CM) [C=(A-B)	420	12600	1,51,200	1,58,760	
Less. Fixed Expense					
Electricity Bill		300	3600	3700	
Mobile Bill		300	3600	3800	
Transportation		300	3600	3800	
Salary (self)		3,000	36000	36000	
Entertainment		100	1,200	1300	
Total Fixed Cost		4000	48,000	48,600	
Net Profit (E) [C-D)		8,600	1,03,200	1,10,1600	
Investment Payback			24,000	24,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	1,03,200	1,10,160
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		79,200
	Total Cash Inflow	1,43,200	1,89,360
2	Cash Outflow		
2.1	Purchase of Product	40,000	0
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	79,200	1,65,360



Strength

Employment: Self: 01 Family:0 Others:0,Experience & Skill : 05 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

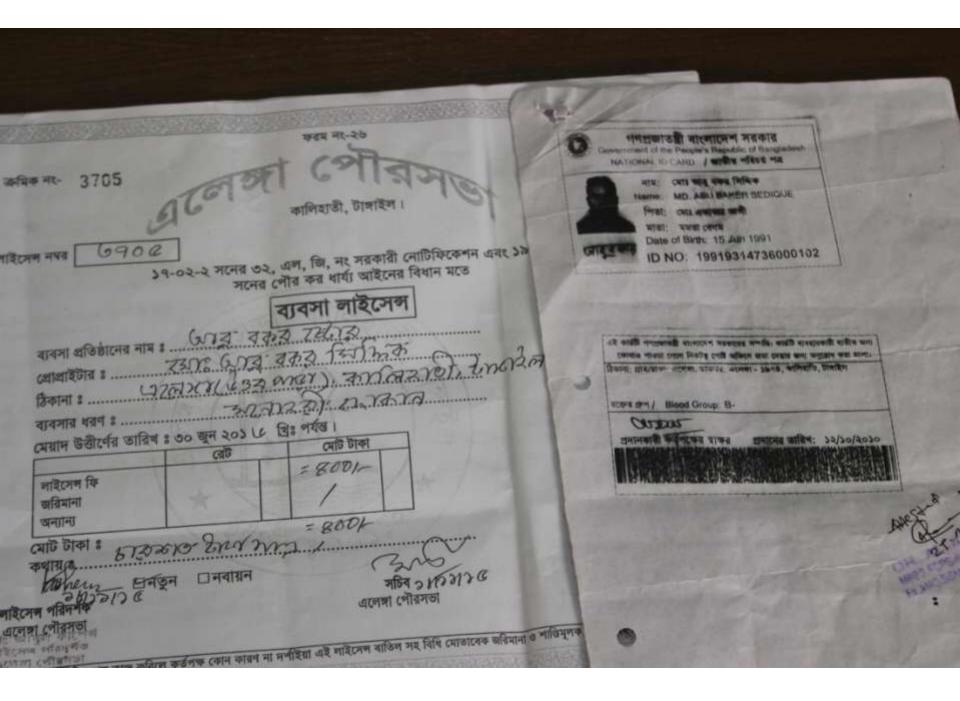












FAMILY PICTURE

