

Proposed NU Business Name: **ABDULLAH STORE**



Project identification and prepared by: Md Habiluddin
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD ABDULLAH |
| Age | : | 13-07-1981 (35 Years) |
| Education, till to date | : | Class VI |
| Marital status | : | Married |
| Children | : | 02 Daughters |
| No. of siblings: | : | 02 Brothers 01 Sisters |
| Address | : | Vill: Chordanga P.O: Sahabatpur P.S: Nagorpur , Dist: Tabgail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MALEKA BEGUM |
| (iii) Father's name | : | LATE IMAN ALI |
| (iv) GB member's info | : | Branch : Sahabatpur , Centre: 13 (Female), Member ID: 5279, Group No: 03 Member since: 13-01-13(06 Years) First loan: BDT 5000 |
| Further Information: | | Existing loan: BDT 12936 Outstanding loan: BDT 10984 |
| (v) Who pays GB loan installment | : | Brother |
| (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.) | : | |
| Business Experiences and Training Info | : | 18 years experience in running business.18 Years in own business. He has no training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01741-115191 |
| Family's Contact No. | : | 01754-122864 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nagorpur Sadar Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ABDULLAH STORE |
| Location | : | Upozela Road, Nagorpur |
| Total Investment in BDT | : | BDT 80,000/- |
| Financing | : | Self BDT 30000/- (from existing business) 62% Required Investment BDT 50000/- (as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 07 ft= 70 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Orange, Apple, Malta, Biscuit, Soap & Others etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is in own place.▪Collects goods from Tangail▪Agreed grace period is 3 months. |

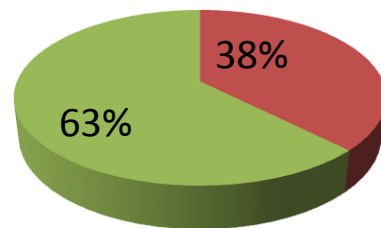
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| Orange, Apple, Malta, Biscuit, Soap & Others etc. | 2400 | 72000 | 864000 |
| Total Sales (A) | 2400 | 72000 | 864000 |
| Less Variable Expense | | | |
| Orange, Apple, Malta, Biscuit, Soap & Others etc. | 1920 | 57600 | 691200 |
| Total variable Expense (B) | 1,920 | 57600 | 691200 |
| Contribution Margin (CM) [C=(A-B)] | 480 | 14400 | 172800 |
| Less Variable Expense | | | |
| Rent | | 1,000 | 12000 |
| Electricity bill | | 300 | 3600 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 100 | 1200 |
| Guard | | 50 | 600 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 7,750 | 93000 |
| Net Profit (E)= [C-D] | | 6,650 | 79800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|------------|------------|---------------|------------|------------|---------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Orange | 8 | 100 | 800 | 200 | 100 | 20,000 | 20,800 |
| Apple | 80 | 100 | 8,000 | 200 | 100 | 20,000 | 28,000 |
| Malta | 50 | 120 | 6,000 | 125 | 80 | 10,000 | 16,000 |
| Biscuit | 50 | 80 | 4,000 | 0 | 0 | 0 | 4,000 |
| Sopa & others | 1 | 10200 | 10,200 | 0 | 0 | 0 | 10,200 |
| Others | 1 | 1000 | 1,000 | 1 | 0 | 0 | 1,000 |
| Total | 190 | 0 | 30,000 | 526 | 0 | 50,000 | 80,000 |

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Orange, Apple,Malta, Biscuit, Soap & Others etc. | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| Total Sales (A) | 3500 | 105000 | 1260000 | 1323000 | 1389150 |
| Less Variable Expense | | | | | |
| Orange, Apple,Malta, Biscuit, Soap & Others etc. | 2800 | 84000 | 1008000 | 1058400 | 1111320 |
| Total variable Expense (B) | 2,800 | 84000 | 1008000 | 1058400 | 1111320 |
| Contribution Margin (CM) [C=(A-B) | 700 | 21000 | 252000 | 264600 | 277830 |
| Less Variable Expense | | | | | |
| Rent | | 1,000 | 12000 | 12,000 | 12000 |
| Electricity bill | | 500 | 6000 | 6500 | 7000 |
| Transportation | | 1,400 | 16800 | 17,300 | 17800 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 100 | 1200 | 1200 | 1200 |
| Guard | | 50 | 600 | 600 | 600 |
| Mobile bill | | 400 | 4800 | 4900 | 5000 |
| Total fixed cost (D) | | 8,450 | 101,400 | 102,500 | 103600 |
| Net Profit (E)= [C-D] | | 12550 | 150600 | 162,100 | 174230 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-----|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 150,600 | 162,100 | 174230 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 130,600 | 272700 |
| | Total Cash Inflow | 200600 | 292700 | 446930 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 130,600 | 272700 | 426930 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 18 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



01 33-108618





FRUIT HOUSE
Oranges

বালিশি
বালিশি

南丰荔枝

Apples



FRUIT HOUSE
Oranges

বালুকা ও এস কামিল মাদ্রাসা

↑
معلومات
For Export only

APPLE
PRODUCE OF CHINA
富士山果
第一等



FRUIT HOUSE
Oranges

বালকাঠি এনএস কানিল মাদ্রাসা

↑
محتويات
FOR EXPORT ONLY
High quality selected Chinese Dates
individually packed under strict
hygienic conditions.
Free from insecticides and any
genetically modified materials.
محتويات
High quality selected Chinese Dates
individually packed under strict
hygienic conditions.
Free from insecticides and any
genetically modified materials.

MARCEL
APPLE
PRODUCE OF CHINA
高山果園
BEST QUALITY

Stack of white plastic crates, some with circular labels.

Stack of wooden crates containing various fruits.



FAMILY PICTURE

