

Proposed NU Business Name: **ABDULLAH PAN STORE**



Project identification and prepared by: Md Anowar Hossain
Mohastanj Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHOKON
Age	:	10-10-1985 (31 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Gokul , P.O: Gokul , P.S: Bogura Sadar , Dist: Bogula
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST KHUKI
(iii) Father's name	:	MD FAZLUR RAHMAN
(iv) GB member's info	:	Branch : Gokul Bogra , Centre : 07 (Female), Member ID: 1116, Group No: 01 Member since: 18-06-14 (03 Years) First loan: BDT 20000
Further Information:		Existing loan: BDT 30000 Outstanding loan: BDT 4284
(v) Who pays GB loan installment	:	Mother
(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	:	07 years experience in running business.07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01790-536510
Family's Contact No.	:	01757444845
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHUKI joined Grameen Bank since 03 years ago. At first she took BDT 20000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDULLAH PAN STORE
Location	:	Morer hat, Gokul, Bogra
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/- (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	:	12 ft x 07 ft= 84 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries items▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bogra City▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items	1700	51000	612000
Total Sales (A)	1700	51000	612000
Less Variable Expense			
Groceries items	1190	35700	428400
Total variable Expense (B)	1,190	35700	428400
Contribution Margin (CM) [C=(A-B)]	510	15300	183600
Less Variable Expense			
Rent		500	6000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		1000	12000
Generator		200	2400
Mobile bill		500	6000
Total fixed cost (D)		9,200	110400
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Oil	220	100	22,000	220	100	22,000	44,000
Soft drinks	20	100	2,000	65	100	6,500	8,500
Biscuit	20	600	12,000	20	600	12,000	24,000
Flour	4	1000	4,000	5	1000	5,000	9,000
Sugar	2	3500	7,000	0	0	0	7,000
Others	1	3000	3,000	1	4500	4,500	7,500
Security	1	30000	30,000	0	0	0	30,000
Total	268	0	80,000	311	0	50,000	130,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Groceries items	2400	72000	864000	907200	952560
Total Sales (A)	2400	72000	864000	907200	952560
Less Variable Expense					
Groceries items	1680	50400	604800	635040	666792
Total variable Expense (B)	1,680	50400	604800	635040	666792
Contribution Margin (CM) [C=(A-B)	720	21600	259200	272160	285768
Less Variable Expense					
Rent		500	6000	6,000	6000
Electricity bill		1400	16800	17300	17800
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Generator		200	2400	2400	2400
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		10,000	117,600	118,700	119800
Net Profit (E)= [C-D]		11600	139200	153,460	165968
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	139,200	153,460	165968
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		119,200	252660
	Total Cash Inflow	189200	272660	418628
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	119,200	252660	398628

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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





Top banner featuring a grid of numbers and various product advertisements. One prominent ad is for 'EASY WASH Scourer (মাজনী)' with a price of '৳ 25/-'.

Shelves stocked with various grocery items including cereals (Cereals, Biscuits), snacks, and household goods. A 'GOOD BOY' brand fruit basket is hanging from the top shelf.



তাকসীকুল কোরআন মাহ
 প্রবেশ বজা : মোঃ বজলুর রশিদ মি
 দ্বিতীয় বজা : আসহাবুল মওলানা মোহাম্মদ আহম্মেদ
 স্থান : বেহুলার বাসর ঘর মেডু
 তারিখ : ২৫শে বৈশাখ, ৮ই মে ২০১৬ইং, রোজ
 সময় : রাত্রি ০৯:৩০ মিনিট।

Advertisement for 'Feel Good Feel Young' featuring 'clarinol 25' with '25 YEARS' highlighted in a red box.

Vertical text on the right wall, possibly a name or address, written in yellow and black ink.

Handwritten text and a large red letter 'A' on the right wall.



খেন বজা : মোঃ ব
বিতীয় বজা : আলহাজ্ব ম
স্থান : বেঙ্গলার
তারিখ : ২৫শে বৈশাখ, চ
সময় : রাত্রি ০৯:৩০
শেষের
মেসার্স সার্বজনীন স্টোর সুলতানুল্লাহ

Feel Good
Feel
25

ইসলামের নব্বইটি নামাজ

৮





Potato Crackers
100 Cal Low Fruit Based

জাতকীয় কৌশল
শিল্প
বিশিষ্ট - সশস্ত্র বাহিনী
স্থান : বেঙ্গলুর বাসর
তারিখ : ২৫ মে ২০১৩
সময় : ১০:০০ ঘটিকা

Feel Good
Feel Young
25

Blue hanging banner with text and graphics.

Logo with text: 'SUNSHINE' and 'SUNSHINE'.

Colorful hanging banner with fruit images.

FAST
Scour
100 Cal Low Fruit Based

Large purple and blue hanging banners with graphics and text.

Red and yellow hanging banner with text.

Blue hanging banner with text.

Yellow and red hanging banner with text.

Red and yellow hanging banner with text.

Yellow and red hanging banner with text.

Blue and yellow hanging banner with text.

Yellow and red hanging banner with text.

Yellow and red hanging banner with text.

Yellow and red hanging banner with text.

Yellow and red hanging banner with text.





FAMILY PICTURE

