

Proposed NU Business Name: **M/S AKONDO STORE**



Project identification and prepared By Shahadat Hossasin
Dhonbari,Tangail

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Hanif Uddin
Age	:	04/08/1983(34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Islampur P.O : Ukhariya Bari P.S:Dhon Bari ,Dist: Tangail
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. Honufa Begum
(iii) Father's name	:	Md. Amjad Hossain
(iv) GB member's info	:	Branch : Charash Modhupur, Centre #67/(Female), Member ID: 5254, Group No:05 Member since:1998-2008(10years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 11,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	15 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01730189427
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Honufa Begum joined Grameen Bank since 9 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

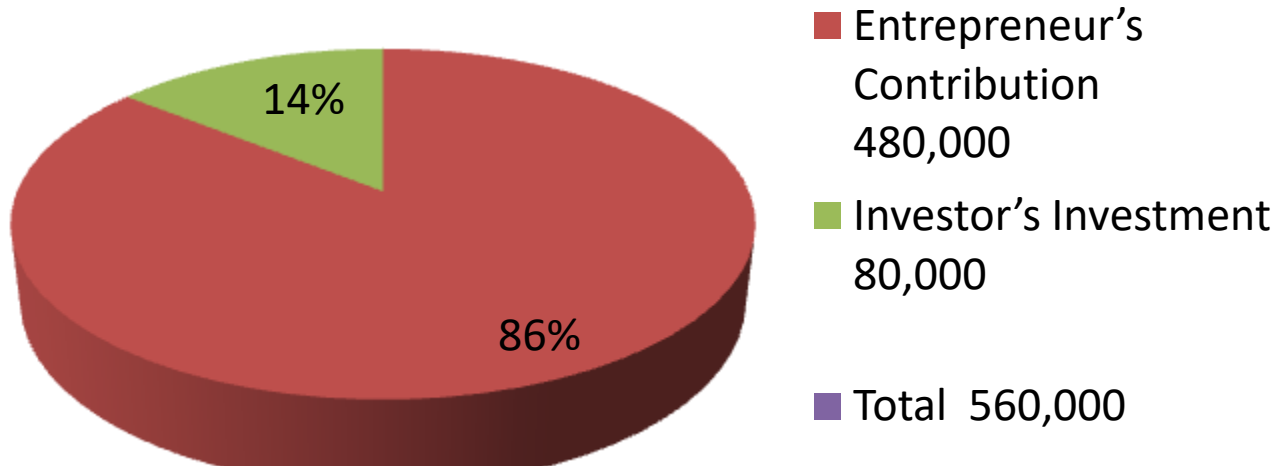
Business Name	:	: M/S AKONDO STORE
Location	:	
Total Investment in BDT	:	BDT560,000 /-
Financing	:	Self BDT 480,000 /-(from existing business)65% Required Investment BDT80000 /-(as equity)35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 15ft=450square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like poultry Items.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented▪Collects goods from Dhonbari▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Poultry Item		40000	480000
Total Sales (A)		40000	480000
Less. Variable Expense			
Poultry Item		24000	288000
Total variable Expense (B)		24000	288000
Contribution Margin (CM) [C=(A-B)]		16000	192000
Less. Fixed Expense			
Rent		1000	12000
Electric Bill		150	1800
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)			0
Guard		150	1800
Entertainment		700	8400
Generator		150	1800
Mobile		200	2400
Total fixed Cost (D)		7850	94200
Net Profit (E) [C-D]		8150	97800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kitnashok			130000			20000	150000
Zipsam	40	200	80000				80000
Bengal Sar	18	900	16200			40000	56200
Megmil	37	900	34200				34200
Others			20000				20000
Food						20000	20000
Security			80000				80000
Total			480000			80000	560000

Source of Finance



Financial Projection

Particular		Monthly	1st Year	2nd Year	3 rd Years	
Revenue (sales)			0	0		
Poultry Item		60000	720000	756000	793800	
Total Sales (A)		60000	720000	756000	793800	
Less. Variable Expense						
Poultry Item		36000	432000	453600	476280	
Total variable Expense (B)		36000	432000	453600	476280	
Contribution Margin (CM) [C=(A-B)]		24000	288000	302400	317520	
Less. Fixed Expense						
Rent						
Electric Bill		700	8400	8820	8900	
Transportation		200	2400	2520	2600	
Salary (self)		5000	60000	63000	66150	
Salary(staff)			0	0		
Guard			0	0		
Generator		250	3000	3150	3150	
Entertainment		200	2400	2520	2600	
Security						
Mobile		200	2400	2520	2600	
Total fixed Expenses		6550	78600	82530	86000	
Net Profit (E) [C-D]			15850	190200	199710	231520
Investment Payback				32000	32000	32000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	190200	199710	231520
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158200	325910
	Total Cash Inflow	270200	357910	557430
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
3	Total Cash Outflow	112000	32000	32000
	Net Surplus	158200	325910	525430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :15 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

কৃষিতে সিনজেনটা

রিটেইলার: মেসার্স আবদুল স্টোর
পোঃ মোঃ হানিফ উদ্দিন আবদুল

আবদুল বাজার, বনবাড়ী
ফোন: ০১৭০০-১৮১৮১



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Kashmiri School



সিনজেনটা

Kashor Leal School



সিনজেনটা







একশত টাকা



গণপ্রজাতন্ত্রী

Government

FAMILY PICTURE

