

Proposed NU Business Name: **M/S ABUL KALAM STORE**



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL KALAM
Age	:	04/02/1986 (31Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	One Son.
No. of siblings:	:	3 Sisters.
Address	:	Vill: Vuleshor, P. Vuleshor-1743, P.S: Kapasia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHEFALY
(iii) Father's name	:	MD. FAIZ UDDIN
(iv) GB member's info	:	Branch: Gosinga, Centre # 24 (Female), Member ID: 3444, Group No: 01 Member since: 06-03-1998 to 2018(20Years) First Loan: BDT 10,000/- , Existing Loan: BDT 60,000/- Outstanding Loan: BDT 30,000/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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.)	:	NO
Business Experiences and Training Info	:	04years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Business .
Other Own/Family Sources of Liabilities	:	Yes
Entrepreneur Contact No.	:	01706-949536
Family's Contact No.	:	01712-430592
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALY joined Grameen Bank since 20 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in business.

Proposed Nobin Udyokta Business Info

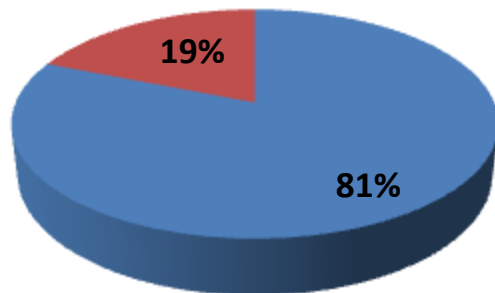
Business Name	:	M/S ABUL KALAM STORE
Location	:	Vuleshor, Amraid.
Total Investment in BDT	:	BDT 3,70,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	30ft x 12 ft= 360 squares ft
Implementation	:	<ul style="list-style-type: none">▪ He has like goods; Colored glass, LED bulb, Cable, Holder, etc.▪ Average gain on sells 15%▪ The business is operated by entrepreneur. Existing no employee.▪ The business is owned.▪ Collects goods from Gszipur.▪ Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Colored glass, LED bulb, Cable, Holder, etc	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)		0	0
Colored glass, LED bulb, Cable, Holder, etc	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6750	81000
Net Profit (E)= [C-D]		6750	81000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Colored glass,	40	250	10,000	80	250	20,000	30,000
LED bulb,	200	375	75,000	100	375	37,500	112,500
Cable,	6	1,600	9,600	7	1600	11,200	20,800
Holder	50	450	22,500	0	0	0	22,500
swich	20	650	13,000			0	13,000
bord	30	720	21,600			0	21,600
torch light	20	270	5,400			0	5,400
hard ware			70,000			0	70,000
flexi/bkash			70,000			0	70,000
Others			2,900			1,300	4,200
TOTAL			300,000			70,000	370,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 70,000
- Total 370,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Colored glass, LED bulb, Cable, Holder, etc)	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Colored glass, LED bulb, Cable, Holder, etc	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent					
Electric Bill		300	3600	3900	4200
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		7000	84000	85120	86276
Net Profit (E)= [C-D]		11000	132000	138600	145530
Investment Pay Back			40,000	40,000	40,000

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

<i>Sl #</i>	<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	70,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92000	190600
	Total Cash Inflow	202,000	230,600	336,130
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	110,000	40,000	40,000
3	Net Cash Surplus	92,000	190,600	296,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফরম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: গোমিমা আবুল কালাম খেঁচুর
ইউনিটের নাম: গোমিমা, গাঙ্গীপুর প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৬/০১/২০১৮
উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:
নাম: শ্রীঃ আবুল কালাম
বয়স: ৩১ জন্ম তারিখ: ০৪/০২/১৯৮৬ জাতীয় পরিচয়পত্র নম্বর: ১৭৪৬৩৩১৩৬৬০০
শিক্ষাগত যোগ্যতা: এম.এস.সি
বৈবাহিক অবস্থা: বিবাহিত
ছেলে-মেয়ের সংখ্যা: ২ ছেলে
ভাই/বোনের সংখ্যা: ৩ ছোন
বর্তমান ঠিকানা: গ্রাম: দুর্গেশ্বর পো: দুর্গেশ্বর-সর্দ থানা: গোমিমা জেলা: গাঙ্গীপুর
স্থায়ী ঠিকানা: গ্রাম: পো: থানা: জেলা:
উদ্যোক্তার মোবাইল নং- ০১৭০৬৭৫৭৫৩৬ বাবা/মা মোবাইল নং- ০১৭১২-৫৩০৫
গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা বাবা/মা: প্রাক্তন/বানিং সদস্য।
মায়ের নাম: কোমলি
বাবার নাম: শ্রীঃ গাঙ্গীপুর উদ্দিন
* কেন্দ্র নং- ২৪/স সদস্য নং- ৬৪৪৪ গ্রুপ নং- ০২ শাখা: গোমিমা



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FAMILY PICTURE

