

Proposed NU Business Name: ABDULLAH S STORE



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Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:JEWEL SHAIKH
Age	:	10-01-1988(29 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Garakhola P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONIRA BEGUM
(iii) Father's name	:	LET:ABBAS UDDIN
(iv) GB member's info	:	Branch: Fultola , Centre # 36(Female), Member ID: 5025/1, Group No: 06 Member since: 05-02-2007 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 19060/-.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-990648
Family's Contact No.	:	01934-248652
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONIRA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDULLAH STORE
Location	:	Garakola ,Fultola, Khulna
Total Investment in BDT	:	BD : 3,60,000
Financing	:	Self BDT 3,00,000(from existing business) 83% Required Investment BDT 60,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 12ft= 300 Square ft
Security of the shop	:	1,50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Soap,Shampu,Salt ,Oil,dal etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Pond is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

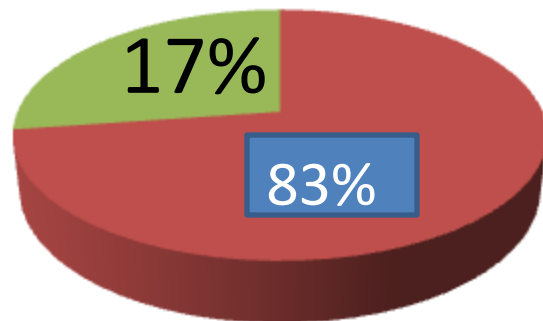
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soap,Shampu,Salt ,Oil,dal etc.	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Soap,Shampu,Salt ,Oil,dal etc.	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		12,250	147,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Ball Soap	50	408	20400	Ball Soap	0	0	10000	30,400
Gayer soap	20	912	18240	Gayer soap	0	0	10000	28,240
Soap Gura	200	48	9600	Soap Gura	0	0	10000	19,600
Shampu Pata	30	525	15750	Shampu Pata	0	0	5000	20,750
Salt	10	2240	22400	Salt	0	0	15000	37,400
Oil	200	90	18000	Ata	0	0	10000	28,000
Dal	10	2500	25000				0	25,000
Ata	10	1250	12500				0	0
Others			8110		0	0	0	8,110
Secerity			150000					
								0
Total			300,000				60,000	360,000

Source of Finance



Entrepreneur Investment:
3,00,000
Investor Investment:60,000
Total Investment:3,60,000

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Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Soap,Shampu,Salt ,Oil,dal etc.	7,000	210,000	2,520,000	2,646,000
Total Sales (A)	7,000	210,000	2,520,000	2,646,000
Less. Variable Expense				
Soap,Shampu,Salt ,Oil,dal etc.	5,950	178,500	2,142,000	2,249,100
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378,000	396,900
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		800	9,600	10,080
Transportation		2,000	24,000	25,200
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		300	3,600	3,780
Mobile Bill		400	4,800	4,800
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		9,500	114,000	115,860
Net Profit (E) [C-D]		22,000	264,000	281,040
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	264,000	281,040
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		208,940
	Total Cash Inflow	324,000	489,980
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	19060	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	115,060	36,000
3	Net Cash Surplus	208,940	4,53,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 03 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













FAMILY PICTURE

