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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST KHUKI MD FAZLUR RAHMAN 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: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB,	: : : :	Existing loan: BDT 30000 Outstanding loan: BDT 4284 Mother No No No			
BRAC ASA etc	:				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		Nill
Business Experiences and		07 years experience in running business.07 Years in own business.
Training Info	:	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	:	 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	Droo	Ldown
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	ting	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#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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





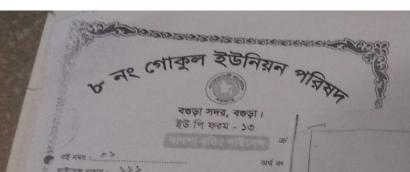


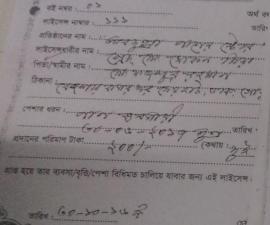




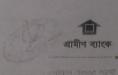




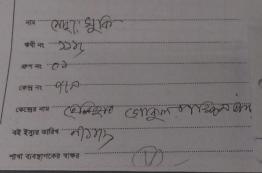




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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার overnment of the People's Republic of Bangles NATIONAL IO CARD / জাতীয় পবিতয় পর



माम: त्याः त्याकम Name: Md. Khokan

পিতা: মোঃ ফলপুর রহমান

মাতা; মোহাঃ খুকি Date of Birth: 10 Oct 1985

ID NO: 1012034491782

এই কামটি পদ্যোগতিটি বাংগানেশ সংকলারের সম্পর্টিন, কার্যটি বাংসাহকারি বাংটাং আছু । তেথাতে পাঙায় থালে নিবল্টিয় খেরি বালিলো জনা সমার জনা আনুবানা করা হলো। ঠিকালো, বাংলার নাধনাথ, গোকুল, থোকুল, আকরের: গোকুল - ৫৮০০, বছারা সমর,

Leceus -

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/১২/২০০°

FAMILY PICTURE

