

Proposed NU Business Name: **ABBAS STORE**



Project identification and prepared by: Ataur Rahman  
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.ABBAS ALI</b>
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	0 Son 0 Daughter
No. of siblings:	:	01 Brother 02 Sisters,
Address	:	Vill:Mujib College P.O: Sokhipur , P.S: Shokipur, 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	:	<b>ANNA KHATUN</b>
(iii) Father's name	:	<b>MD.HASMOT ALI</b>
(iv) GB member's info	:	Branch: Sokhipur, Centre # 03 (male), Member ID: 2245, Group No: 05 Member since: 20-08-1997 ( 20 Years) First loan: BDT 1,500
Further Information:		Existing Loan:30,000 /-, Outstanding loan:22,660/--
(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.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-241136
Mother's Contact No.	:	01823-633888
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANNA KHATUN** joined Grameen Bank since 20 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABBAS STORE</b>
Location	:	Mujib College road, Sokhipur,Tangail
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Shop.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Sokhipur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is three month.</li></ul>

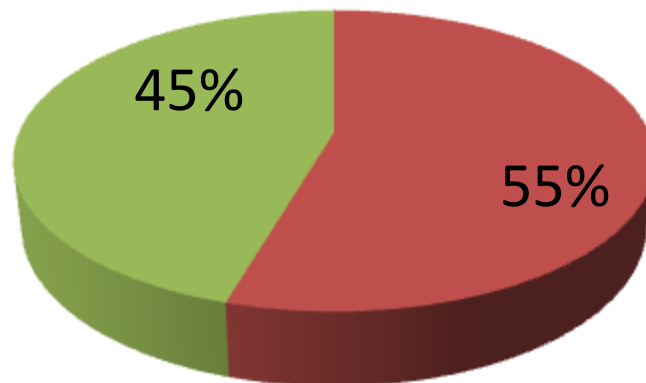
## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Oil,Soap,Dal,Salt,Sugar,Flour,Milk,Soft dr	2300	69000	828000
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Rice,Oil,Soap,Dal,Salt,Sugar,Flour,Milk,Soft dr	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contributon Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Rent		600	7200
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Mobile Bill		100	1200
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4350	52200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	1	2200	2,200	2	2200	4400	6,600
Dal	1	3200	3,200	2	3200	6400	9,600
Soap	150	35	5,250			0	5,250
Soft Drink	150	35	5,250	100	35	3500	8,750
Salt	120	20	2,400	100	20	2000	4,400
Sugar	1	4000	4,000	4	4000	16000	20,000
Security			20,000			0	20,000
Others			17,700			17700	35,400
	423	9490	60,000	208	9455	50000	110000

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Oil,Soap,Dal,Salt,Sugar,Flour,Milk,Soft dr	2800	84000	1008000	1058400	1111320
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Rice,Oil,Soap,Dal,Salt,Sugar,Flour,Milk,Soft dr	2380	71400	856800	899640	944622
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expense</b>					
Rent		600	7200	7200	7200
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>72400</b>	<b>72800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6600</b>	<b>79200</b>	<b>83160</b>	<b>87318</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59200	122360
	<b>Total Cash Inflow</b>	<b>129,200</b>	<b>142,360</b>	<b>209,678</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,200</b>	<b>122,360</b>	<b>189,678</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE

