

Proposed NU Business Name: **ABIR STORE**



Project identification and prepared by: MD: Bellal Hossain  
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>UMOR FARUK</b>
Age	:	15-07-1983 ( 34 Years)
Education, till to date	:	Class Three
Marital status	:	Married
Children	:	N02 Sones
No. of siblings:	:	05 Brothers 01 Sisters
Address	:	Villi: Chorparboti, P.O:Chowdhary Hat, P.S: Companigoang, Dist: Nohakali.
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>ROPDHON BEGUM</b>
(iii) Father's name	:	<b>SHABUDDIN</b>
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 05 (Female), Member ID: 1292, Group No: 03 Member since: 003/07/2013 ( 04 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan:15160
(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	:	0 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01611320704
Family's Contact No.	:	01839890381
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROPDHON BEGUM** joined Grameen Bank since 4 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABIR STORE</b>
Location	:	Board office road, Chowdharuyhat , Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 209,500/-
Financing	:	Self BDT 159,500/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
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>▪ The business is planned to be scaled up by investment in existing goods like; Chips, Softdrink, Biscuites etc.</li><li>▪ Average 30% gain on sales.</li><li>▪ The business is operating by the entrepreneur himself. He has no employee.</li><li>▪ One will be appointed after getting equity money</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dagonbhuiyan.</li><li>▪ Agreed grace period is 3 months.</li></ul>

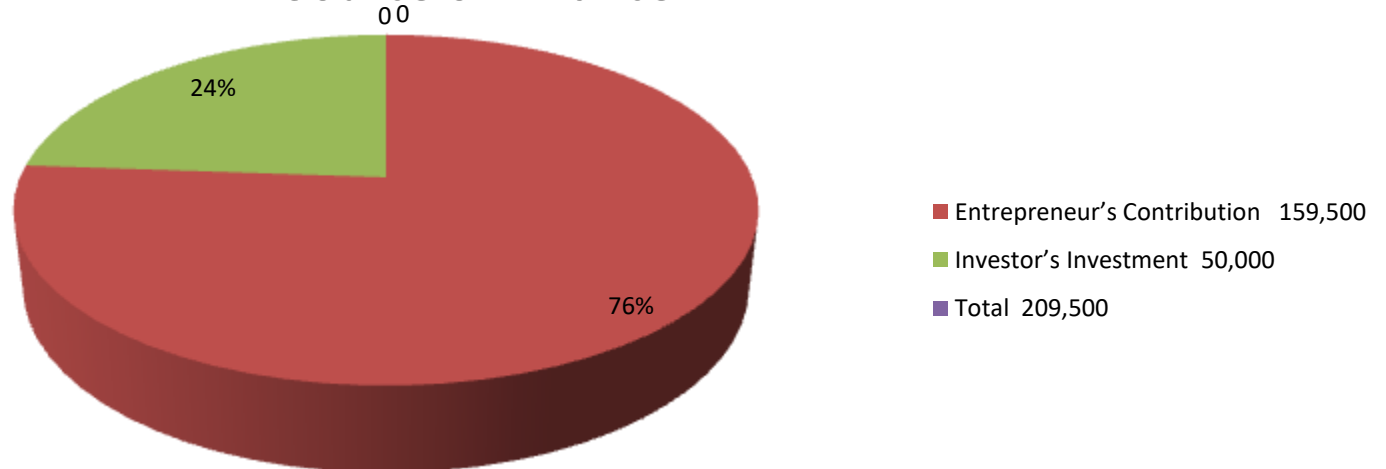
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
S.S Pipe, Thai glass, Thai aluminum etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less Variable Expense</b>			
S.S Pipe, Thai glass, Thai aluminum etc.	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	2,100	63,000	756,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less Variable Expense</b>			
Rent		4,000	48,000
Electricity bill		600	7,200
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary(Staff)		0	0
Entertainment		150	1,800
Guard		50	600
Generator		300	3,600
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>11,600</b>	<b>139,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,400</b>	<b>184,800</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Softdrinks	0	0	10,000	0	0	10000	20,000
Mum pani	0	0	5,000	0	0	10,000	15,000
Biscuite	0	0	20,000	0	0	10,000	30,000
chipes	0	0	5,000	0	0	5,000	10,000
Others	0	0	20,000	0	0	5,000	25,000
Milk	0	0	6,000	0	0	5,000	11,000
Suger	0	0	3,500	0	0	5,000	8,500
Security	0	0	90,000	0	0	0	90,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>159,500</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>209,500</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
S.S Pipe, Thai glass, Thai aluminum etc.	8,080	242,400	2908800	3054240	3206952
<b>Total Sales (A)</b>	8,080	242,400	2908800	3054240	3206952
<b>Less Variable Expense</b>					
S.S Pipe, Thai glass, Thai aluminum etc.	6,464	193,920	2327040	2443392	2565561.6
<b>Total variable Expense (B)</b>	6,464	193,920	2327040	2443392	2565561.6
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,616</b>	<b>48,480</b>	<b>581760</b>	<b>610848</b>	<b>641390.4</b>
<b>Less Variable Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity bill		1000	12,000	12,500	13,000
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,800	1,800
Guard		50	600	600	600
Generator		300	3,600	3,600	3,600
Mobile bill		700	8,400	8,600	8,800
<b>Total fixed cost (D)</b>		<b>17,700</b>	<b>212,400</b>	<b>213,600</b>	<b>214,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>30,780</b>	<b>369,360</b>	<b>397,248</b>	<b>426,590</b>
Investment Payback			24,000	24,000	24,000



# 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	369,360	397,248	426,590
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		345,360	718,608
	<b>Total Cash Inflow</b>	419,360	742,608	1,145,198
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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	74,000	24,000	24,000
3	<b>Net Cash Surplus</b>	345,360	718,608	1,121,198

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 06 Years  
Quality goods & services;  
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  
Political unrest

Pictures



















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# FAMILY PICTURE

