

Proposed NU Business Name: **AKIB GENERAL STORE**



Project identification and prepared by: Aman ulla,  
Dagonvuiyan Unit, Feni

Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>ABDUL HAMID</b>
Age	:	01-05-1988 ( 29 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01,Sones,
No. of siblings:	:	02Brother, 02 Sisters
Address	:	Vill:North Alipur ,Pos:Bakeyer bazar, P.S: Dagonvuiyan, Dist: Feni.
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>SORIFA KHATUN</b>
(iii) Father's name	:	<b>LATE: ROFIQUR RAHAMAN</b>
(iv) GB member's info	:	Branch:Joyloskor,Dagonbhuyain , Centre # 47(Female), Member ID: 5465, Group No: 10 Member since: 10/05/2015 (3Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 22,000, Outstanding loan 2064/=
(v) Who pays GB loan installment	:	Brother
(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	:	15 years experience in running business. 2Years in own business. He has 13 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818619040
Family's Contact No.	:	01910001633
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SORIFA KHATUN** joined Grameen Bank since 03 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

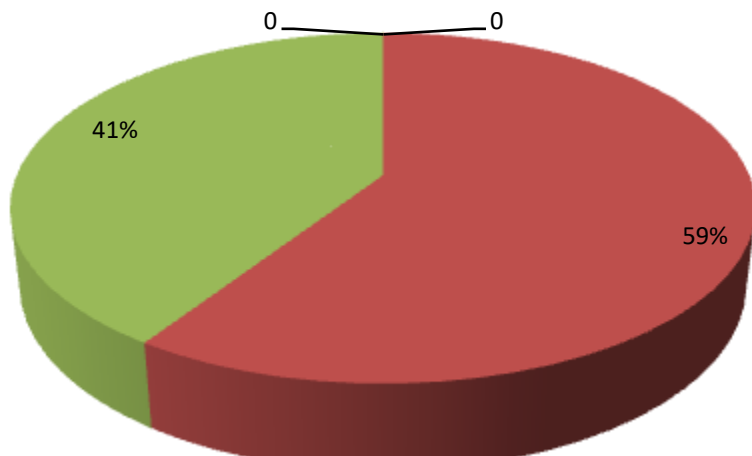
Business Name	:	<b>AKIB GENERAL STORE</b>
Location	:	Main Road,Bayker bazar, Dagonbhuyin,Feni.
Total Investment in BDT	:	BDT 122700/-
Financing	:	Self BDT 72700/- (from existing business) 59% Required Investment BDT 50,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Security of the shop	:	15,000/=
Size of shop	:	20 ft x 10ft= 200square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.</li><li>▪Average 15% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪01 Will be appointed after getting equity money.</li><li>▪Collects goods from feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery items	4500	135000	1620000
<b>Total Sales (A)</b>	4500	135000	1620000
<b>Less Variable Expense</b>			
Grocery items	3825	114750	1377000
<b>Total variable Expense (B)</b>	3825	114750	1377000
<b>Contribution Margin (CM) [C=(A-B)]</b>	675	20250	243000
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity Bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		30	360
Generator		150	1800
Mobile Bill		500	6000
<b>Total fixed cost (D)</b>		8680	104160
<b>Net Profit (E)= [C-D]</b>		11570	138840

	Investment Breakdown						
	Existing				Proposed		
Particulars		Qty.	Unit Price	Amount	Qty	Unit Price	Amount
				(BDT)			(BDT)
Paper	15	250	3750	20	250	5000	8750
Oil	50	105	5250	50	105	5250	10500
Koyel	50	50	2500	100	50	5000	7500
Milk	20	60	1200	20	60	1200	2400
Biscuites	0	0	20000	0	0	8550	8550
Chipes	0	0	10000	6	0	5000	5000
Others	0	0	15000	0	0	20000	20000
Security	0	0	15000	0	0		15000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>72700</b>			<b>50000</b>	<b>122700</b>

### Source of Finance



- Entrepreneur's Contribution 72,700
- Investor's Investment 50,000
- Total 122,700

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
<b>Revenue(Sales)</b>					
Grocery items etc.	6000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>					
Grocery items etc.	5100	153000	1836000	1927800	2024190
<b>Total variable Expense (B)</b>	5100	153000	1836000	1927800	2024190
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>					
Rent		800	9600	9600	9600
Electricity Bill		1500	18000	18200	18400
Transportation		1200	14400	14600	14800
Salary (self)		5000	60000	62000	64000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		30	360	360	360
Generator		150	1800	1800	1800
Mobile Bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		14580	174960	177560	180160
<b>Net Profit (E)= [C-D]</b>		12420	149040	156492	164316.6
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	<b>149040</b>	<b>156492</b>	<b>164316.6</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		129,040	265,532
	<b>Total Cash Inflow</b>	199,040	285,532	429,849
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	129,040	265,532	409,849

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 15Years  
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











