

## Proposed NU Business Name: **ABUL STORE**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: Shusanta Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MAHABUBUL HAQUE</b>
Age	:	01-08-1983(34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son, 1 Daughter
No. of siblings:	:	02Sisters,02 Brothers
Address	:	Vill:South Kolapara, P.O:Porshuram, P.S: Porshuram, 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>TAZIA BAGEM</b>
(iii) Father's name	:	<b>ABUL HOSSEN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 84(Female), Member ID:8125, Group No: 04 Member since: 01-01-2009-2017(10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50 000/- Outstanding loan:26,000/-
(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	:	15years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825787617
Mother's Contact No.	:	01682142665
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TAZIA BAGEM** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

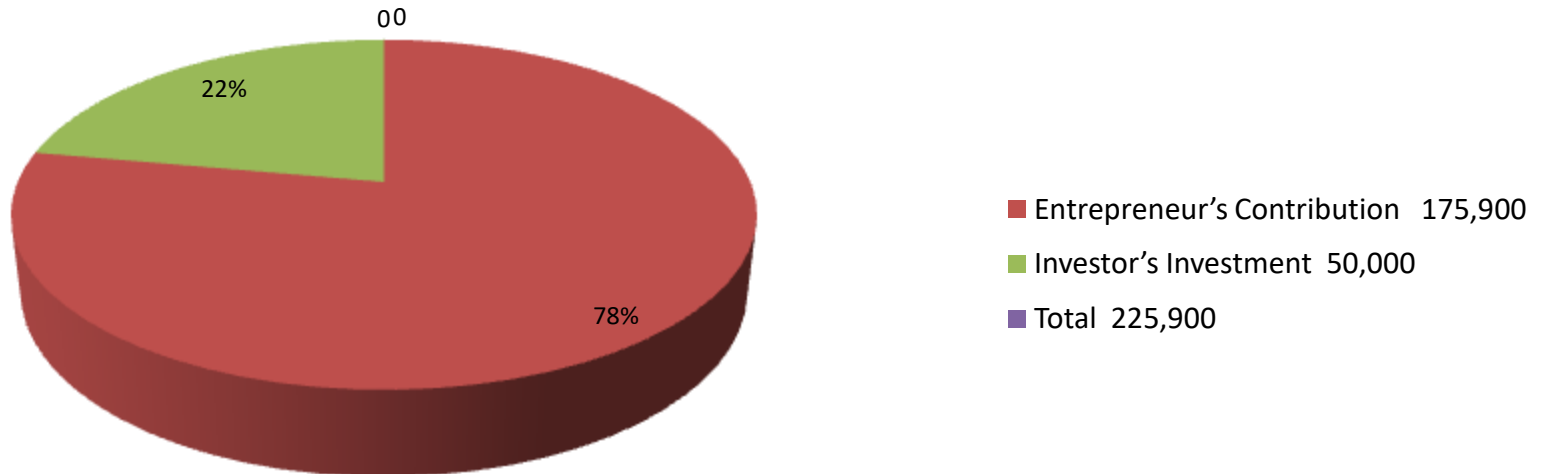
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABUL STORE</b>
Location	:	Dakbanglo chowrasta, Porshuram, Feni.
Total Investment in BDT	:	BDT 225900/-
Financing	:	Self BDT 175900(from existing business) 78% Required Investment BDT,50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 25 ft. = 375square ft
Security of the shop	:	5000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;rice,dal,flour,moyda,suger,oil,others..</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Porshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
rice,sugar,flour,oil,others	5000	150000	1800000
	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,sugar,flour,oil,others	4250	127500	1530000
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		5000	60000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>12900</b>	<b>154800</b>
<b>Net Profit (E)= [C-D]</b>		<b>9600</b>	<b>115200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	5	2,500	12,500			10,000	22,500
dal	5	2,000	10,000			10,000	20,000
flour	2	1,200	2,400			10,000	12,400
moyda	2	2,000	4,000			0	4,000
sugar	2	2,500	5,000			10,000	15,000
oil	10	1,200	12,000			10,000	22,000
flexy load	0	0	100,000			0	100,000
tea	0		5,000			0	5,000
others	0		20,000			0	20,000
security	0		5,000			0	5,000
<b>Total</b>	<b>26</b>	<b>11400</b>	<b>175,900</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>225,900</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,sugar,flour,oil,others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	5100	153000	1836000	1927800	2024190
<b>Total Variable Expense</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>	<b>1927800</b>	<b>2024190</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		5000	60000	60300	60600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12900</b>	<b>152400</b>	<b>152920</b>	<b>153446</b>
<b>Net Profit (E)= [C-D]</b>		<b>14100</b>	<b>169200</b>	<b>177660</b>	<b>186543</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	169,200	177660	186543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149200	306860
	<b>Total Cash Inflow</b>	<b>219,200</b>	<b>326,860</b>	<b>493,403</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>149,200</b>	<b>306,860</b>	<b>473,403</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dakbanglo  
chaworasta, Parshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



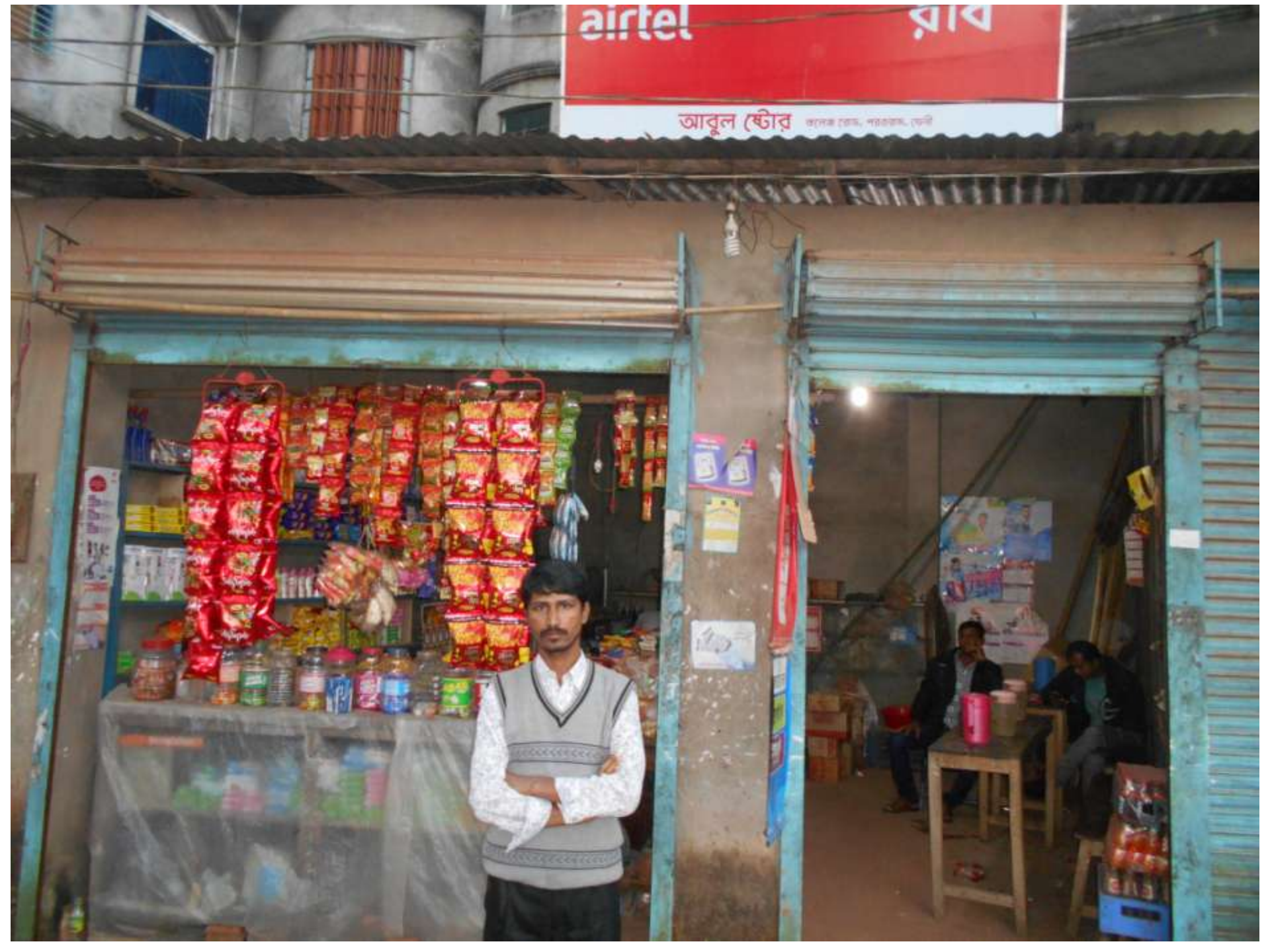






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# FAMILY PICTURE

