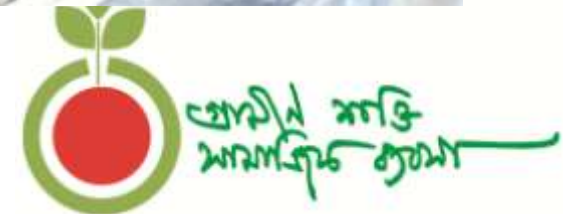


Proposed NU Business Name: **ABDULLAH STORE**



Project identification and prepared by: Md Sujon Hossain,
Modhupur Unit, Tangail.

Project verified by: MD. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SANIHA SULTANA CINT
Age	:	25-02-1988(30 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	03 Brother 05 sisters
Address	:	Vill: Keuti, P.O : koraleha , P.S: modhupur, 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	:	SAHERA BEGUM (Mother in low)
(iii) Father's name	:	MD.MUNNAF ALI
(iv) GB member's info	:	Branch: Sandanpur, Centre # 11 (male), Member ID: 1675/1, Group No: 03 Member since: 20-03-2010 (07 Years) First loan: 5000 taka. Existing loan: 16,000 taka Outstanding loan: 11072 taka.
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-321351
Mother's Contact No.	:	01913-367933
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEHERA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural cultivation.

Proposed Nobin Udyokta Business Info

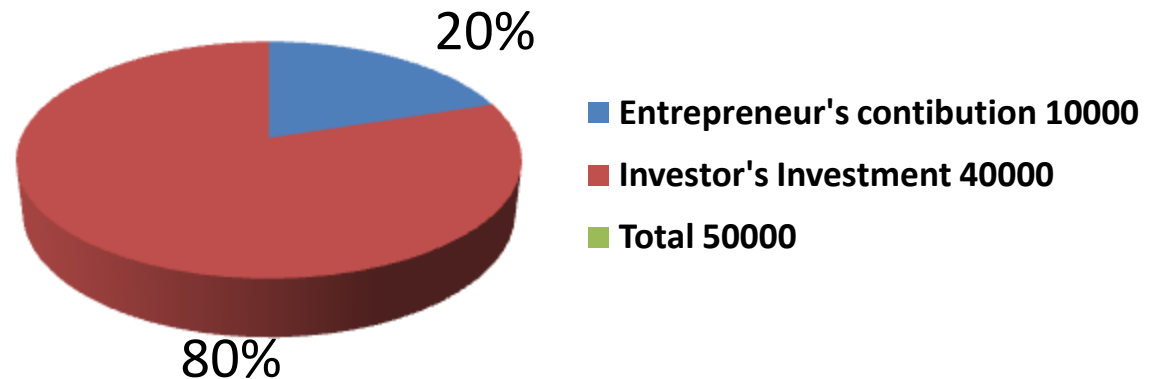
Business Name	:	ABDULLAH STORE
Location	:	Keuti gorur ghatpar,Koraleha bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :50,000/-
Financing	:	Self BDT 10,000 (from existing business) 20% Required Investment BDT 40,000(as equity) 80%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10ft x 05ft= 50square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; chips,biscuits, dul, soaf,chanachur,chaklet etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Koraleha bazar.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
chips,biscuits,dul,soaf,chanachur,others	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
chips,biscuits,dul,soaf,chanachur,others	800	24000	288000
Total Variable Expense	800	24000	288000
Contributon Margin (CM) [C=(A-B)]	200	6000	72000
Less Fixed Expense			
Rent		0	0
Electric Bill		100	1200
Transportaion		0	0
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		3300	39600
Net Profit (E)= [C-D]		2700	32400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
chips	50	10	500	chips	100	10	1,000	1,500
biscuits	5	100	500	biscuits	60	100	6,000	6,500
dul	10	55	550	dul	80	55	4,400	4,950
soaf	30	24	720	soaf	50	24	1,200	1,920
chanachur	3	67	201	chanachur	10	24	240	441
chacklet	12	130	1560	chacklet	40	130	5,200	6,760
brush	40	15	600	shampo	50	3	150	750
shampo	20	30	600		0	0	0	600
	0		0				0	0
Others			4769	Others		0	21,810	26,579
Security of Shop			0					0
Machinaries								0
Total			10,000				40,000	50,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
chips,biscuits,dul,soaf,chanachur,others	1500	45000	540000	567000	595350
0	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
chips,biscuits,dul,soaf,chanachur,others	1200	36000	432000	453600	476280
Total Variable Expense	1200	36000	432000	453600	476280
Contributon Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		100	1200	1500	1800
Transportaion		0	0	0	0
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		3300	39600	40000	40400
Net Profit (E)= [C-D]		5700	68400	71820	75411
Investment Pay Back			16,000	16,000	16,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	68,400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52400	108220
	Total Cash Inflow	108,400	124,220	183,631
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	52,400	108,220	167,631

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Keuti gorur ghat
par,koraleha bazar,modhupur, Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

