

Proposed NU Business Name: ABDULLA ENTERPRISE



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Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAJAHAN ALI MONDOL
Age	:	30-11-1985 (31 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Sorerhat , P.O: Bengari , P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST MALEKA BEGUM
(iii) Father's name	:	MUHAMMAD ALI
(iv) GB member's info	:	Branch : Manigram , Centre : 36 (Female), Member ID: 2786/3, Group No: 01 Member since: 15-07-2001 23-05-12 (11 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 7240
(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	:	08 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01751-723581
Family's Contact No.	:	01774-412274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MALEKA BEGUM joined Grameen Bank since 11 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	:	ABDULLA ENTERPRISE
Location	:	Sorer Hat, Bagha, Rajshahi
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries items.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ The shop is rented.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

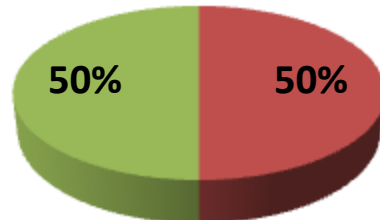
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Groceries items.	2125	63750	765000
Total variable Expense (B)	2,125	63750	765000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Variable Expense			
Rent		400	4800
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Guard		100	1200
Bank charge		100	1200
Mobile bill		100	1200
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		5,150	61800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	40	15	600	1	10,000	10,000	10,600
Oil	1	1000	1,000	1	10000	10,000	11,000
Pulse	1	2000	2,000	1	10000	10,000	12,000
Pen	1	400	400	1	10000	10,000	10,400
Others	0	1	0	1	10000	10,000	10,000
Soap	1	5000	5,000	0	0	0	5,000
Chanachur	1	2000	2,000	0	0	0	2,000
Shampoo	1	2000	2,000	0	0	0	2,000
Others	1	2000	2,000	0	0	0	2,000
Security	1	35000	35,000	0	0	0	35,000
Total	48	0	50,000	5	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Groceries items.	3700	111000	1332000	1398600	1468530
Total Sales (A)	3700	111000	1332000	1398600	1468530
Less Variable Expense					
Groceries items.	3145	94350	1132200	1188810	1248250.5
Total variable Expense (B)	3,145	94350	1132200	1188810	1248250.5
Contribution Margin (CM) [C=(A-B)	555	16650	199800	209790	220279.5
Less Variable Expense					
Rent		400	4800	4,800	4800
Electricity bill		400	4800	5300	5800
Transportation		400	4800	5,300	5800
Salary (self)		5000	60000	60000	60000
\Guard		100	1200	1200	1200
Bank charge		100	1200	1200	1200
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		6,600	78,000	79,100	80200
Net Profit (E)= [C-D]		10050	120600	130,690	140079.5
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	50,000		
1.2	Net Profit	120,600	130,690	140079.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,600	211290
	Total Cash Inflow	170600	231290	351369.5
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	100,600	211290	331369.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

