

# Abdullah varieties Store



**Project by: Md. Abdul Alim Farhad**  
**Identified by: Ms. Sharmin Akter**  
**Verified By: Md. Ziaul Hoque**

**Dhamrai Unit**  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md.Abdul Alim Farhad
Age	:	01/09/1984 (31 Years 06 months)
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 brother and 2 Sister
<b>Parent's and GB related Info</b> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother                      Father : Shahida Begum : Md. Abdur Razzak : Member since:1998 Branch: Baliya, Centre no.07 , Group:04 Loanee No:N/A First loan: 2,000/- Total Amount Received: Tk. N/A Last Loan: 10,000 . Outstanding: N/A
<b>Further Information:</b> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	N/A N/A N/A N/A N/A
Education	:	S.S.C

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Present Occupation	:	<b>Business (Grocery Shop)</b>
Trade License Number	:	547
Business Experiences	:	12 Years
Other Own/Family Sources of Income	:	<b>N/A</b>
NU Contact Info	:	<b>01711514191</b>
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY



NU's mother has been a member of Grameen Bank Since 1998. At first his mother took a loan amount of 2,000 BDT from Grameen Bank. She invested the money in son's business. At present, Nu's mother is not a GB Member. NU's mother gradually improved their life standard by using GB loan. Her son is now established in her respective field.

# PROPOSED BUSINESS info



Business Name	:	<b>Abdullah Varities Store</b>
Address/ Location	:	Balia,Kalighat Dhamrai, Dhaka
Total Investment in BDT	:	380,000
Financing	:	Self BDT :3,00,000 (from existing business) -79% Required Investment BDT :80,000 (as equity) -21%
Present salary/drawings from business (estimates)	:	BDT9,000
Proposed Salary	:	<b>BDT 10,000</b>
i. Proposed Business % of present gross profit margin	:	<b>10%</b>
ii. Estimated % of proposed gross profit margin	:	<b>10%</b>
iii. Agreed grace period	:	<b>5 months</b>

# PRESENT AND PROPOSED BUSINESS INVESTMENT BREAKDOWN



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b> Furniture & Fan: 15,000 Mobile Set(04) : 5,000 Fridge(02) : 30,000 Flexi Load (Robi, GP, Airtel, BL) : 20,000 Solar & Battery: 30,000 Presents Goods item: (*) 2,00,000			3,00,000
<b>Proposed Stock Items:</b>		80,000	
<b>Total Capital</b>	<b>3,00,000</b>	<b>80,000</b>	<b>380,000</b>

# PRESENT AND PROPOSED BUSINESS INVESTMENT BREAKDOWN



<b>Present Stock</b>	
<b>Product Name</b>	<b>Price</b>
Rice (08 Sack)	14,400
Chinigura Rice(02 sack)	9,000
Sugar (02 sack)	4,600
Flour (02 sack)	2,100
Soyabin oil (45 pcs)	5,400
Biscuit ,Bread, Ice cream	30,000
Chanachur, Chocolate	6,000
Chutney, Noodles, Chips	12,000
Child food, Egg, Coil	22,000
Cosmetics, Stationary	32,000
Soft Drinks	20,000
Electronic item	10,000
LP Gas,Stove	30,000
Others	2,500
<b>Total Present Stock</b>	<b>2,00,000</b>

<b>Proposed Item</b>	
<b>Product Name</b>	<b>Price</b>
LP Gas(20)	30,000
Stove(20)	20,000
Cosmetics	20,000
Electronics item	10,000
<b>Total Proposed Item</b>	<b>80,000</b>

# EXISTING BUSINESS OPERATION info



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Sales (A)</b>	5000	1,50,000	1,800,000
<i>Less: Cost of sale (B)</i>	2500	75,000	90,000
<b>Profit from Sale 10% (A-B)= [C]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Income from Flexi load (D)</b>	100	3000	36,000
<b>Gross Profit (C+D) = [E]</b>	<b>600</b>	<b>18000</b>	<b>216,000</b>
<b><i>Less: Operating Costs</i></b>			
Electricity bill		600	7,200
Night Guard Bill		200	2,400
Shop Rent		1,400	16,800
Mobile Bill		500	6,000
Present Salary-Self		9,000	108,000
Others (Entertainment)		300	3,600
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses (80,000*15%)		1000	12,000
<b><i>Total Operating Cost (F)</i></b>		<b>13,000</b>	<b>156,000</b>
<b>Net Profit (E-F): G</b>		<b>5,000</b>	<b>60,000</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3(BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Sales (A)</b>	6,000	1,80,000	21,60,000	6,500	1,95,000	23,40,000	7,000	2,10,000	25,20,000
<b>Less: Cost of Sale (B)</b>	5,400	1,62,000	19,44,000	5,850	1,75,500	21,06,000	6,300	1,89,000	22,68,000
<b>Profit from Sale (A-B)=(C)10%</b>	600	18,000	2,16,000	650	19,500	2,34,000	700	21,000	2,52,000
<b>Income from Flexi Load(D)</b>	125	3750	45,000	150	4500	54,000	175	5250	63,000
<b>Gross Profit (C+D)=(E)</b>	725	21,750	261,000	800	24,000	288,000	875	26,250	315,000
<b>Less operating cost:</b>									
Electricity bill		800	9,600		1000	12,000		1,100	13,200
Night Guard Bill		200	2,400		200	2,400		250	3,000
Shop Rent		1,400	16,800		1,400	16,800		1,400	16,800
Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Mobile Bill		500	6,000		600	7,200		600	7,200
Others(TL fee, Entertainment)		300	3,600		300	3,600		400	4,800
<b>Non Cash Item:</b>									
Depreciation Expense		1000	12,000		1000	12,000		1000	12,000
<b>Total Operating Cost (F)</b>		14,200	170,400		14,500	174,000		14,750	177,000
<b>Net Profit (E-F) = (G)</b>		<b>7,550</b>	<b>90,600</b>		<b>9,500</b>	<b>114,000</b>		<b>11,500</b>	<b>138,000</b>
<b>GT payback</b>			32,000			32,000			32,000
<b>Retained Income:</b>		<b>58,600</b>		<b>82,000</b>			<b>106,000</b>		

## CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & Pay)



<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	0	0
1.2	Net Profit	90,600	114,000	138,000
1.3	Depreciation (Non cash item)	12,000	12,000	12,000
1.4	Opening Balance of Cash Surplus	0	50,600	144,600
	<b>Total Cash Inflow</b>	<b>182,600</b>	<b>176,600</b>	<b>294,600</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,32,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>50,600</b>	<b>144,600</b>	<b>262,600</b>

# SWOT ANALYSIS



## **S**TRENGTH

- Environment-Friendly.
- Skilled & 12 Years Experience
- Position of his shop beside main road.
- Pleasant personality

## **W**EAKNESS

- Lack of investment

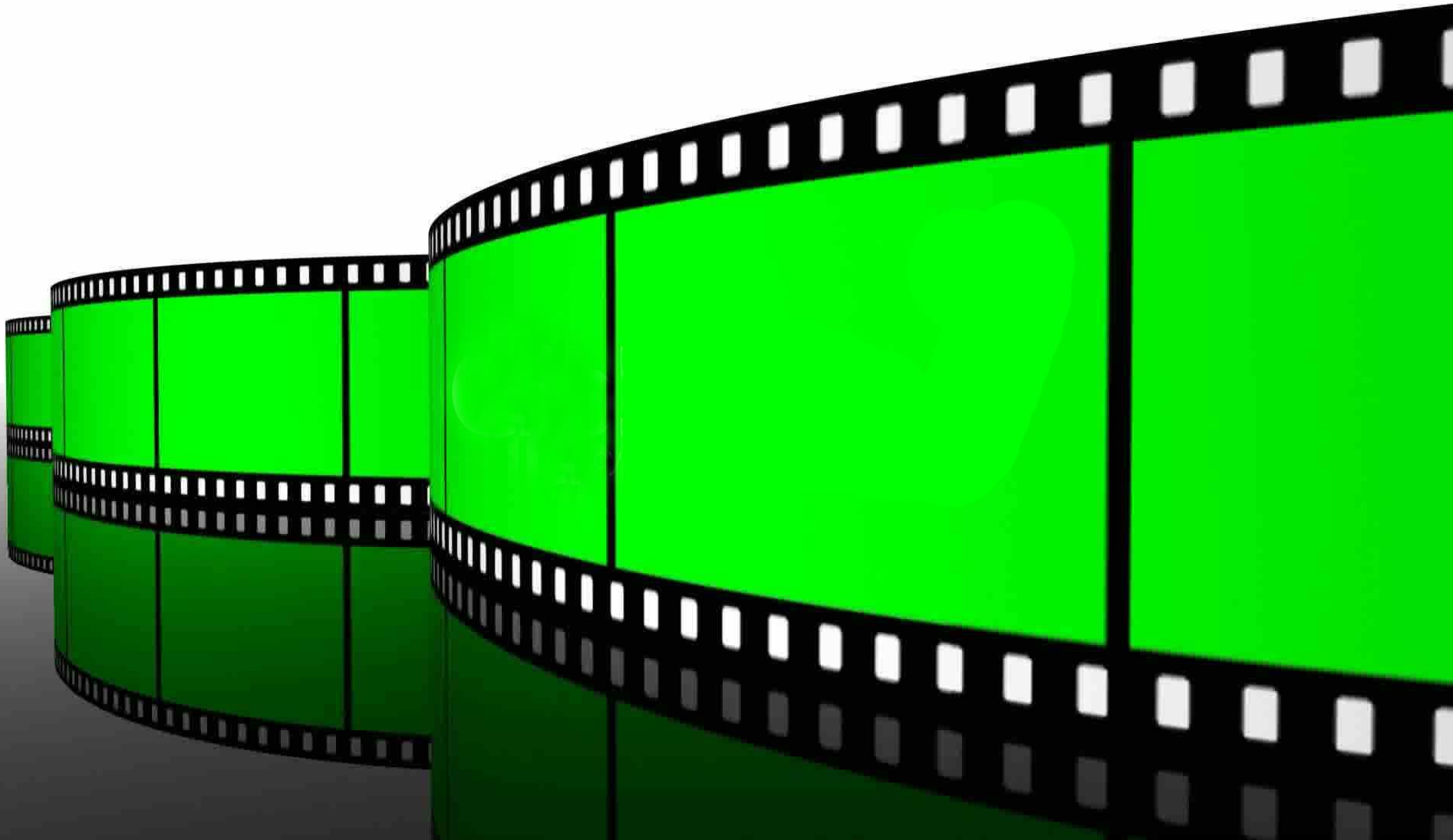
## **O**PPORTUNITIES

- Expansion of Business

## **T**HREATS

- Competitor may create.
- Fire.
- Theft.

# PHOTOGRAPHS



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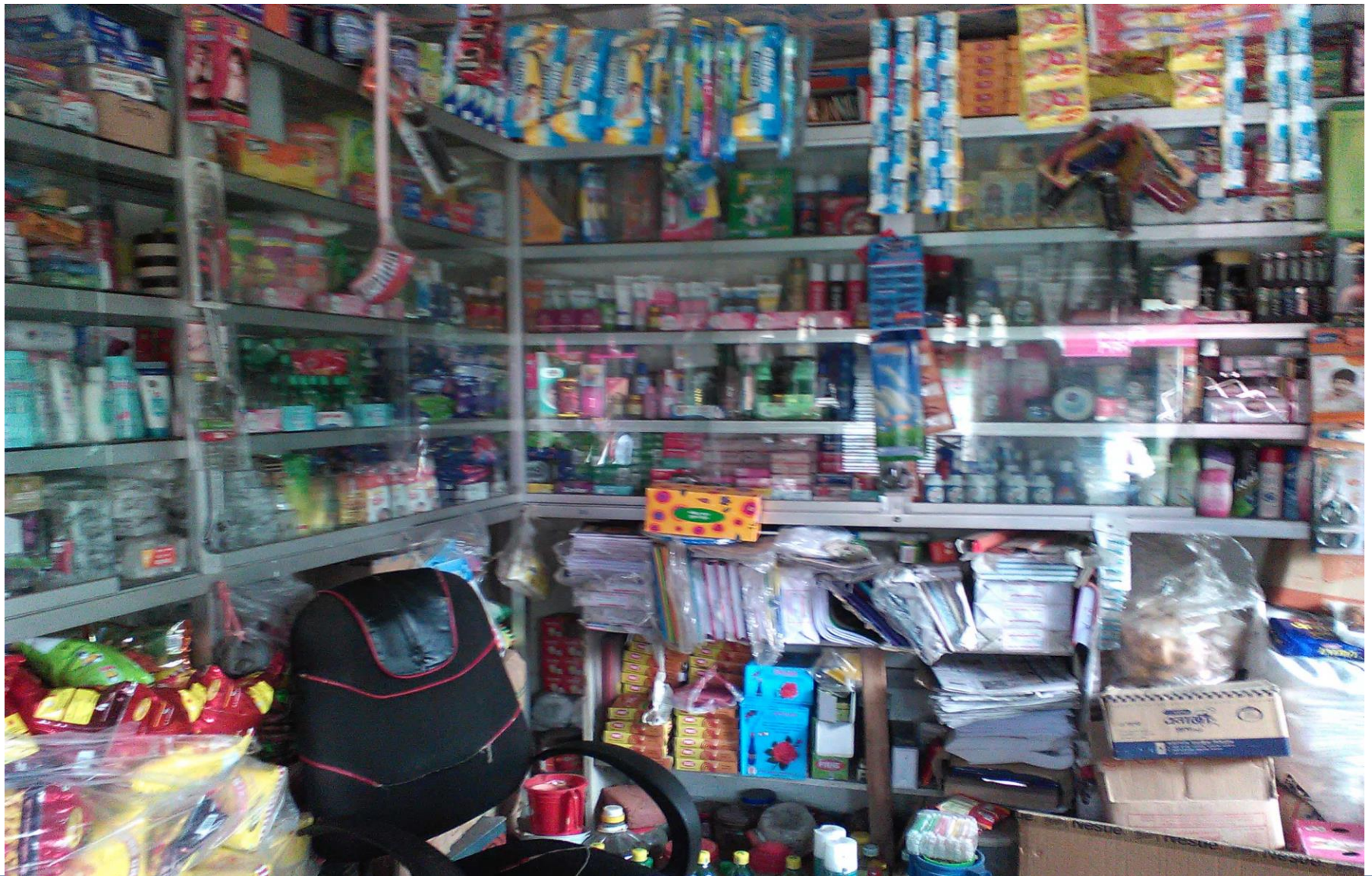
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Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



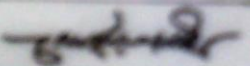
নাম: আব্দুল আশীম (ফরহাদ)  
Name: Abdul Akin Farhad  
পিতা: আব্দুর হাম্মাদ  
মাতা: সখিনা বেগম  
Date of Birth: 01 Sep 1984  
ID NO: 2611417150128


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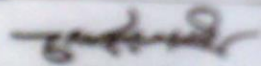
নাম: শাহিনা বেগম  
Name: Shohida Begam  
স্বামী: মোঃ আব্দুর হাম্মাদ  
মাতা: নূরজাহান বেগম  
Date of Birth: 02 Jan 1964  
ID NO: 2611417149958

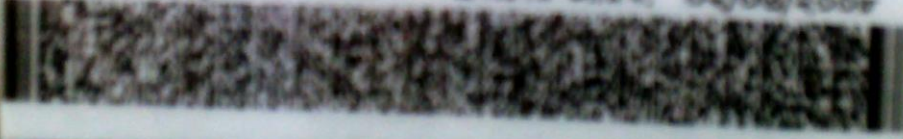
এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী জাতীয় জন্ম সনদের পাঠ্যে বেলে নিকটস্থ পোষ্ট অফিসে জন্ম সনদের জন্য অনুরোধ করা হলে।  
ঠিকানা: গ্রাম/বাড়ি: টোটাইল, টোটাইল, ডাকঘর: বালিয়া - ১৮১১, বামরাই, ঢাকা

  
প্রদানের কার্যকরতার তারিখ: ০২/০৬/২০০৮



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# PHOTOGRAPHS



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**Internal Design Lab**

**On April --, 2016 at GT**

