

Proposed NU Business Name: **ALAMGIR STORE**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALAMGIR HOSSAIN
Age	:	12-06-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Larugram, P.O: Pongbaijora, P.S: Nagorpur, 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	:	RIJIA BEGUM
(iii) Father's name	:	MD. RAMIJ UDDIN KHAN
(iv) GB member's info	:	Branch: Pongbaijora, Centre # 35 (Female), Member ID: 4943, Group No: 02 Member since: 21-06-1992 (25 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 35000, Outstanding loan: BDT 14147
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736539574
Mother's Contact No.	:	01869925208
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RIJIA BEGUM joined Grameen Bank since 25 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALAMGIR STORE
Location	:	Larugram, Pongbaijora, Nagorpur, Tangail
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 43% Required Investment BDT 50,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Nagorpur.▪The shop is rented.▪Agreed grace period is 3 months.

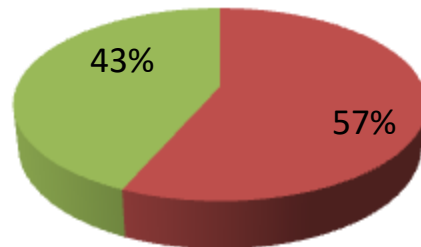
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Grocery item	1600	48000	576000
Total Variable exp. (B)	1600	48000	576000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Rent		700	8400
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile		200	2400
total fixed cost (D)		6900	82800
Net profit (E) [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan	8	525	4,200			0	4,200
Drinks	5	3300	16,500			0	16,500
Suger	5	1100	5,500	10	1100	11,000	16,500
Flours	4	800	3,200	5	800	4,000	7,200
Salt	33	100	3,300			0	3,300
oil	2	850	1,700			0	1,700
koyel	5	1050	5,250				
Rice				5	3500	17,500	
Oulses				5	3500	17,500	
Biscuite	100	30	3,000			0	3,000
Others	2	1175	2,350				2,350
Security			20,000				20,000
Total	164		65,000	125		50,000	115,000

Source of Finance



- Entrepreneur's Contribution
65,000
- Investor's Investment 50,000
- Total 115,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
less variable Expenses					
Grocery item	2000	60000	720000	756000	793800
Total variable Expenses (B)	2000	60000	720000	756000	793800
Contribution Margin (CM)= (A-B)	500	15000	180000	189000	198450
Less Fixed Expenses					
Rent		700	8400	8400	8400
Electricity bill		500	6000	6000	6000
Transportation		220	2640	2640	2640
Salary (self)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Guard		100	1200	1200	1200
Mobile		300	3600	3600	3600
Total Fixed Cost		7040	84480	84480	84480
Net Profit (E) (C-D)		7960	95520	104520	113970
Investment Payback			20,000	20,000	20,000

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	95,520	104,520	113970
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75,520	160040
	Total Cash Inflow	145520	180040	274010
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	75,520	160040	254010

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

