

**Proposed NU Business Name: ALOM STORE**



Project identification and prepared by: Romendronath Halдар  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>ENAMUL HAQUE</b>
Age	:	01-09-1986 (31Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers, 3 Sisters
Address	:	Vill: Charganesh P.O: Sonagazi P.S: Sonagazi 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>MAKSUDA KHATUN</b>
(iii) Father's name	:	<b>NUR ALOM</b>
(iv) GB member's info	:	Branch : Charchandiya, Sonagazi Centre 50 (Female), Member ID: 1452, Group No: 01 Member since: 15-05-2001(6 years) First loan: BDT 4000
Further Information:		Existing loan: BDT 10000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business.10 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878570790
Family's Contact No.	:	01823813181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAKSUDA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

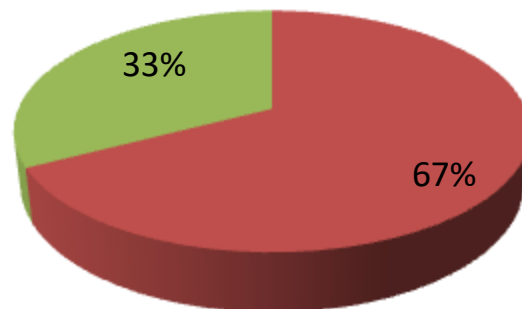
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALOM STORE</b>
Location	:	Takiyaroad ,Sonagazi, Feni
Total Investment in BDT	:	BDT 153,000/-
Financing	:	Self BDT 103000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Tire,Tube,Pin,Cycle,e.t.c</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Sonagazi.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Tire,Tube,Pin,Cycle,e.t.c	2700	81000	972000
		0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Tire,Tube,Pin,Cycle,e.t.c	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		100	1200
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tire	6	1,850	11,100	2	1850	3,700	14,800
Tube	8	180	1,440	10	180	1,800	3,240
Pin			8,000			10,000	25,000
Cycle	6	2500	15,000	7	2500	17,500	32,500
						5,000	5,000
			0				0
Others			17,460			12,000	29,460
			0			0	0
Security			50,000			0	50,000
			0			0	0
	128	4530	103,000	19	4530	50,000	153000

### Source of Finance



- Entrepreneur's Contribution 103,000
- Investor's Investment 50,000
- Total 153,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Tire,Tube,Pin,Cycle,e.t.c	3400	102000	1224000	1285200	1349460
		0	0	0	0
<b>Total Sales(A)</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Less Variable Expense (B)</b>					
Tire,Tube,Pin,Cycle,e.t.c	<b>2890</b>	<b>86700</b>	<b>1040400</b>	1092420	<b>1147041</b>
<b>Total Variable Expense</b>	<b>2890</b>	<b>86700</b>	<b>1040400</b>	<b>1092420</b>	<b>1147041</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>	<b>202419</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>7400</b>	<b>88800</b>	<b>89200</b>	<b>89600</b>
<b>Net Profit (E)= [C-D]</b>		<b>7900</b>	<b>94800</b>	<b>99540</b>	<b>104517</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	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	<b>Total Cash Inflow</b>	<b>144,800</b>	<b>174,340</b>	<b>258,857</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>74,800</b>	<b>154,340</b>	<b>238,857</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:  
Experience & Skill : 10 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE