

Proposed NU Business Name: M/S AL AMIN STORE



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: AL AMIN
Age	:	16-12-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: vanabondon P.O:d-kandua P.S:Dhanbari 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	:	Most: SIYLLE BAGUM
(iii) Father's name	:	MD: BATSA MIY
(iv) GB member's info	:	Branch: kandua , Centre # 41 (Female), Member ID: 3556, Group No: 07 Member since: 2005-2014 (09ears) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 15,000 Outstanding loan: 00
(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	:	09 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-737905
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: SIYLLE BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ALLAMEN STOR
Location	:	Birtara Bazar,kandua donbari,Tangail.
Total Investment in BDT	:	BDT 116,700
Financing	:	Self BDT 66,700(from existing business) 57% Required Investment BDT 50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mudimalamal, load, , etc.▪Average15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

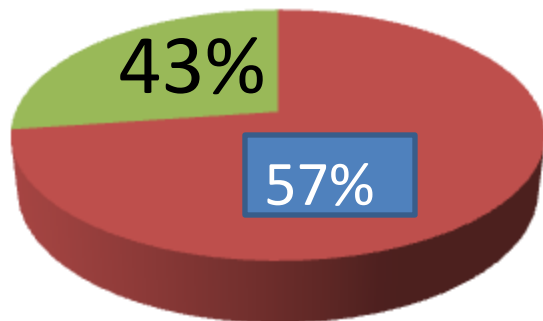
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pices, Shart, LAngi, etc.	4,000	1200,000	1440,000
Total Sales (A)	4,000	120,000	1440,000
Less. Variable Expense			
Three pices, Shart, Langi, etc.	3,400	102,000	1224,000
Total variable Expense (B)	3,400	102,000	1224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		2,500	30,000
Entertainment		500	6,000
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		9,100	109,200
Net Profit (E) [C-D]		8,900	106,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soap	50p	30	1,500				1,500
Oil		0	7,200			10,000	17,200
Biscut		0	1,500				1,500
Cosmetics			10,000				10,000
Others			20,000			10,000	30,000
Rice			21,500			30,000	51,500
Security			0				0
Total			66,700			50,000	116,700

Source of Finance



Entrepreneur
Investment:66,700
Investor Investment50,000
Total Investment:116,700

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Narish food,vushi,Bish, etc	5,000	150,000	1800,000	1890,000
Total Sales (A)	5,000	150,000	1800,000	1890,000
Less. Variable Expense				
Narish food,vushi,Bish, etc				
	4,250	127,500	1530,000	1606,500
Total variable Expense(B)	4,250	127,500	1530,000	1606,500
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4000
Mobile Bill		300	3,600	4000
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	30,000
Entertainment		500	6,000	6,000
Genaretor		0	0	0
Salary(staff)		0	0	0
Total Fixed Cost		9,100	109,600	110,400
Net Profit (E) [C-D)		13,400	160,800	173,100
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	160,800	173,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus	0	130,800
	Total Cash Inflow	210,800	303,900
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	130,800	273,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 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













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FAMILY PICTURE

