

Proposed NU Business Name: **ALAUDDIN STORE**



Project identification and prepared by: Mst. Mahfuja khatun
Sokhipur.

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASHRAFUL ISLAM
Age	:	20-08-1992 (25Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	-
Address	:	Vill: Kocua P.O: Kochua P.S: Sokhipur 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	:	AMENA BEGUM
(iii) Father's name	:	ALAL UDDIN
(iv) GB member's info	:	Branch :Kochua, shokhipur ,Centre 58 (Female), Member ID: 5636 , Group No: 05 Member since:2006-2017(11years) First loan: BDT 20000 Existing loan: BDT 100000, Outstanding Loan:0
Further Information:		
(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	:	04 experience in running business. 04 Experience in own business She has 04 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824979257
Family's Contact No.	:	01620451814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 20000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

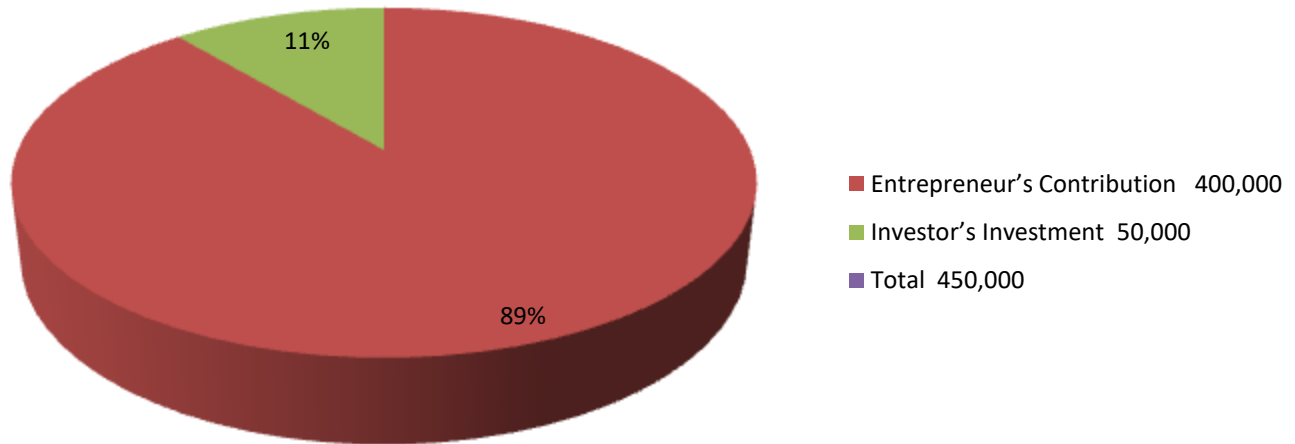
Business Name	:	ALAUDDIN STORE
Location	:	Kochua bazar.
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 400,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity)11 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ftx 09 ft=288 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Confectionary items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Confectionary item,	1900	57000	684000
	0	0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
Confectionary item,	1425	42750	513000
Total Variable Expense	1425	42750	513000
Contribution Margin (CM) [C=(A-B)]	475	14250	171000
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportation		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		1000	12000
Total Fixed Cost (D)		9900	118800
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary item,			400,000	0	50,000	50,000	450,000
	0	0	400,000	0	50,000	50,000	450,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Confectionary item,	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Confectionary item,	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		3,000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		1000	12000	12100	12200
Total Fixed Cost (D)		9,900	118800	121000	123290
Net Profit (E)= [C-D]		7350	88200	92610	97241
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,200	92610	97240.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68200	140810
	Total Cash Inflow	138,200	160,810	238,051
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	20,000	20,000
3	Net Cash Surplus	68,200	140,810	218,051

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :4 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

