

Proposed NU Business Name: **AL AMIN STORE**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL AMIN
Age	:	01-01-1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unarried
Children	:	Null
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: East Pakutiya P.O: D-Pakutiya P.S:Ghatail 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	:	AKHI
(iii) Father's name	:	ABU BOKKOR
(iv) GB member's info	:	Branch:Pakutiya,Ghatail, Centre # 03(Female), Member ID: 9793 Group No: 11 Member since: 22-12-2009(08Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 40,000 Outstanding loan: 9340
(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.)	:	None
Business Experiences and Training Info	:	10 years experience in running business. He Has No Trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-621211
Family's Contact No.	:	01823184429
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKHI Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

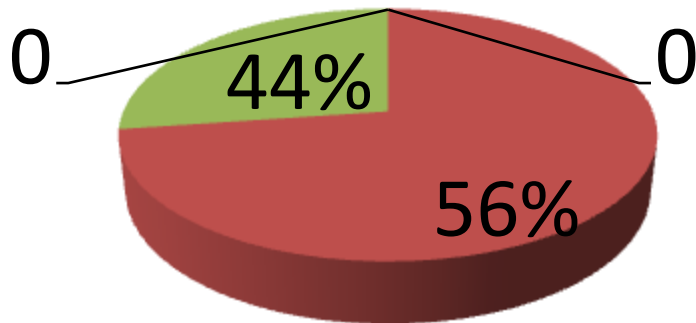
Proposed Nobin Udyokta Business Info

Business Name	:	AL AMIN STORE
Location	:	Pakutiya,Ghatail , Tangail.
Total Investment in BDT	:	BDT 277,000 Taka
Financing	:	Self BDT 177,000 (from existing business) 56% Required Investment BDT 100,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 6,000 Taka.
Proposed Salary	:	BDT 6,000 Taka.
Size of shop	:	10 ft x 16 ft= 160 Square ft
Security of the shop	:	20,000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit,Soft Drinks,Soap,Rice,Pulse,Oil,Supari,Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing One Employee. ▪The shope is rented. ▪Collects goods from Local Area. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit,Soft Drinks,Soap,Rice,Pulse,Oil,Supari,Etc.	5,000	150,000	1800000
	0	0	0
	0	0	0
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Biscuit,Soft Drinks,Soap,Rice,Pulse,Oil,Supari,Etc.	4,250	127,500	1530000
	0	0	0
	0	0	0
Total variable Expense (B)	4,250	127,500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		450	5,400
Mobile Bill		300	3,600
Salary (self)		6000	72,000
Salary (stuff)		1500	18,000
Transportation		1000	12,000
Entertainment		300	3,600
Genaretor		400	4,800
Guard		100	1,200
Total fixed Cost (D)	0	11550	138,600
Net Profit (E) [C-D]		10,950	131,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuit	7	250	1,750			0	1,750
Soft Drinks	50	550	27,500	50	550	27500	55,000
Soap	100	30	3,000			0	3,000
Others	1	19,750	19,750	1	1500	1500	21,250
Rice	20	2,300	46,000	20	2300	46000	92,000
Pulse	2	5,000	10,000	5	5000	25000	35,000
Freeze	1	30,000	30,000			0	30,000
Oil	1	14,000	14,000			0	14,000
Supari	1	5,000	5,000	0	0	0	5,000
Security	1	20000	20,000			0	20,000
Total	184	96,880	177,000	76	9,350	100,000	277,000

Source of Finance



Entrepreneur
Investment:177,000
Investor Investment:100,000
Total Investment:277,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Biscuit,Soft Drinks,Soap,Rice,Pulse,Oil,Supari,Etc.	5500	165000	1980000	2079000	2182950
		0	0	0	0
		0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less. Variable Expense		0	0	0	0
Biscuit,Soft Drinks,Soap,Rice,Pulse,Oil,Supari,Etc.	4675	140250	1683000	1767150	1855507.5
		0	0	0	0
		0	0	0	0
Total variable Expense (B)	4675	140250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)]	825	24750	297000	311850	327442.5
Less. Fixed Expense					
Rent		1500	18000	18900	19845
Electricity Bill		450	5400	5670	5953.5
Mobile Bill		350	4200	4410	4630.5
Salary (self)		6000	72000	75600	79380
Salary(stuff)		1500	18000	18900	19845
Transportation		1000	12000	12600	13230
Entertainment		350	4200	4410	4630.5
Generator		400	4800	5040	5292
Gurd		100	1200	1260	1323
Depriciation		0	0	0	0
Total Fixed Cost		11650	139800	146790	154129.5
Net Profit (E) [C-D]		13100	157200	165060	173313
Investment Payback			40000	40000	40000

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

<i>SI #</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	100,000		
1.2	Net Profit	157200	165060	173313
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117200	242260
	Total Cash Inflow	257200	282260	415573
2	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	117200	242260	375573

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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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মোঃ সুজন





FAMILY PICTURE