

## Proposed NU Business Name: **M/S: ALTAF STORE**



Project identification and prepared by: Md Belal Hossain  
Chagal naiya, feni

Project verified by: Susanto kumar biswas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD ALTAF UDDIN</b>
Age	:	30/07/1989( 29Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	Son 0Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Durga pur singhonagar, P.O: Koroia bazar, P.S: Chagalniya Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SEMONA AFROJ</b>
(iii) Father's name	:	<b>LATE:FAZLUL HAQUE</b>
(iv) GB member's info	:	Branch:Gopal, Centre # 15/(Female), Member ID : 2573, Group No: 03 Member since: 05-03-2004 (6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT ,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-558439
Mother's Contact No.	:	01812-325463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEMONA AFROJ** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

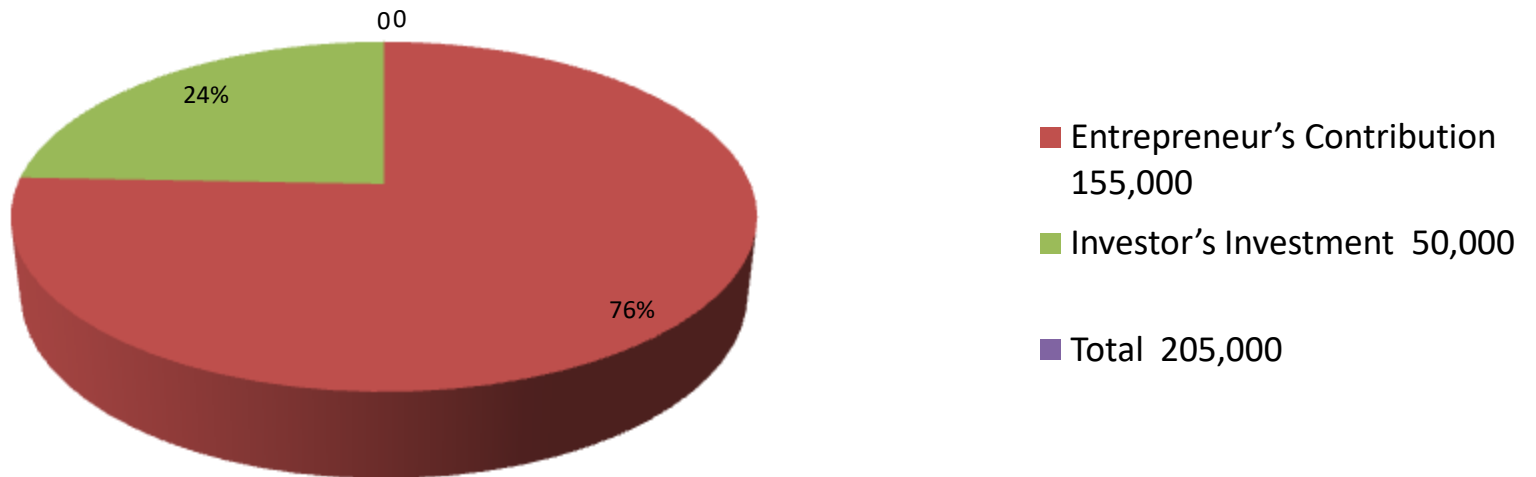
Business Name	:	<b>M/S: ALTAF STORE</b>
Location	:	Koroia bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 155,000/- (from existing business) 76% Required Investment BDT50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 200 square ft
Security of the shop	:	35,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods Biscuit,patato,soft drink,cake,etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. employee.</li> <li>▪He is doing his business in Renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Biscuit,patato,soft drink,cake,etc.	4200	126000	1512000
	0	0	0
<b>Total Sales(A)</b>	<b>4200</b>	<b>126000</b>	<b>1512000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Biscuit,patato,soft drink,cake,etc.	3150	94500	1134000
<b>Total Variable Expense</b>	<b>3150</b>	<b>94500</b>	<b>1134000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7300</b>	<b>87600</b>
<b>Net Profit (E)= [C-D]</b>		<b>24200</b>	<b>290400</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	1	20,000	20,000	1	10,000	10,000	30,000
patato	1	10,000	10,000	1	10,000	10,000	20,000
soft drink	1	30,000	30,000	1	10,000	10,000	40,000
tea	1	30,000	30,000	1	10,000	10,000	40,000
cake	1	10,000	10,000	1	10,000	10,000	20,000
others	1	20,000	20,000			0	20,000
security	1	35,000	35,000			0	35,000
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>7</b>	<b>155000</b>	<b>155,000</b>	<b>5</b>	<b>50,000</b>	<b>50,000</b>	<b>205,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Biscuit,patato,soft drink,cake,etc.	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
Biscuit,patato,soft drink,cake,etc.	1800	54000	648000	680400	714420
<b>Total Variable Expense</b>	<b>1800</b>	<b>54000</b>	<b>648000</b>	<b>680400</b>	<b>714420</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7300</b>	<b>87600</b>	<b>88180</b>	<b>88769</b>
<b>Net Profit (E)= [C-D]</b>		<b>10700</b>	<b>128400</b>	<b>134820</b>	<b>141561</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	128,400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108400	223220
	<b>Total Cash Inflow</b>	<b>178,400</b>	<b>243,220</b>	<b>364,781</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>108,400</b>	<b>223,220</b>	<b>344,781</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Koroia bazar, chagalnaiya  
, Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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LAYER CAKE

LANDS REAR





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COFFEE