

Proposed NU Business Name: **AFROJA GENERAL STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Ali Molla
Age	:	01-01-1993 (35 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	03 Dauther
No. of siblings:	:	04 Brothers 04 Sisters
Address	:	Vill: Amaiya ,P.O:Kanchkura ,P.S: Uttorkkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Aklima
(iii) Father's name	:	Late Motiur Rahman
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 45 (Female), Member ID: 2368/1 , Group No: 04 Member since: 07-01-2003 (15 Years) First loan: BDT = 5,000 /- Last Loan=40,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-199613
Family's Contact No.	:	01711-844167
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aklima joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Afroja General Store
Location	:	Borobari,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/- (from existing business) 75% Required Investment BDT 100,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 22 ft= 484 square ft
Security of the shop	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Pulse,Oil,Sugar, Soup etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

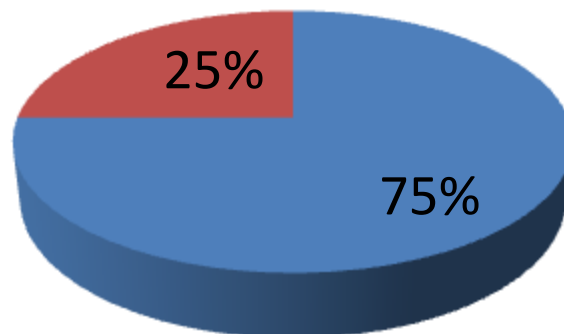
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Iteam	2,800	84,000	1,008,000
	0	0	0
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Grocery Iteam	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1100	13,200
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	20	3000	60000	Rice	5	3000	15000	75,000
Pulse	10	5000	50000	Pulse	2	5000	10000	60,000
Oil	1	16000	16000	Oil	1	16000	16000	32,000
Potato	5	1100	5500	Potato	5	1100	5500	11,000
Onion	5	3000	15000	Onion	3	3000	9000	24,000
Ata	2	1370	2740	Ata	2	1370	2740	5,480
Sugar	10	2540	25400	Sugar	5	2540	12700	38,100
Soup	20	780	15600	Soup	10	780	7800	23,400
Milk	5	4800	24000	Milk	3	4800	14400	38,400
Secuirity Advanced	0	0	60000				0	60,000
Others			25760	Others			6,860	32,620
Total			300,000				100,000	400,000

Source of Finance

■ Entrepreneur's contibution 300000 ■ Investor's Investment 100000 ■ Total 400000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Grocery Item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1155	13,860	14,553	15,281
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,205	122,460	123,783	125,172
Net Profit (E) [C-D]		10,795	129,540	140,817	152,658
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	129,540	140,817	152,658
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,540	190,357
	Total Cash Inflow	229,540	230,357	343,015
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	89,540	190,357	303,015

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business : 06 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

