

Proposed NU Business Name: **ALOMGIR STORE**



Project identification and prepared by :Md Nurul islam  
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



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

Name	:	<b>MD.ALAMGIR HOSSEN</b>
Age	:	04/05/1992(26years )
Education, till to date	:	Eight
Marital status	:	marrid
Children	:	0son
No. of siblings:	:	01 brother 03 sister
Address	:	Vill: sofipurP.O: sofipurP.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ANOARA BAGOM</b>
(iii) Father's name	:	<b>LET:ABUL HOSSAN</b>
(iv) GB member's info	:	Branch:muchak Centre # 1/m (Female), Member ID ,1015/1, Group No: 02 Member since: 15-04-1995-2012 ( 17Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 50000, Outstanding loan
(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	:	06 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747380740
Mother's Contact No.	:	0939028037
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOARA BAGAM** joined Grameen Bank since 17 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

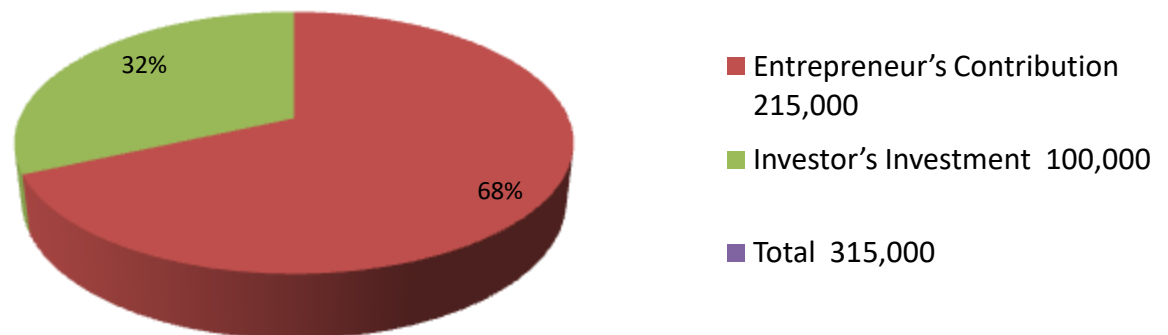
Business Name	:	<b>ALONGIR STORE</b>
Location	:	sofipur, sofipur,kaliakor.Gazipur.
Total Investment in BDT	:	BDT 315000/-
Financing	:	Self BDT 215000/-(from existing business) 68% Required Investment BDT 100000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice,dal,soabin,suger,sop,ata,chips,solt,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Rice,dal,soabin,suger,sop,ata,chips,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	04	2300	9200	10	2100	21000	30200
sugar	01	2600	2600	03	1250	3750	6350
ata	01	1250	1250	02	2600	5200	6450
dal	10	100	1000	02	5000	10000	11000
Coconut oil	05	1000	5000	02	7500	15000	20000
sop	200	35	7000	02	1000	2000	9000
Cosmatic, etc	165	85	14000			20000	34000
other			174950			25050	200000
			215000			100000	315000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	
<b>Revenue(Sales)</b>					
Rice,dal,soabin,suger,ata,chips,etc	2400	72000	864000	907200	
0	0	0	0	0	
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	
<b>Less Variable Expense (B) 0</b>					
Rice,dal,soabin,suger,ata,chips,etc	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760	
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	
<b>Less Fixed Expense</b>					
Rent		00	00	00	
Electric Bill		520	6240	6552	
Transportaion		1000	12000	12600	
Salary (Self)		5000	60000	60000	
Salary (Staff)		0	0	0	
Entertainment		500	6000	6300	
Gard		150	1800	1800	
Generator		0	0	0	
Mobil Bill		500	6000	6000	
<b>Total Fixed Cost (D)</b>		<b>7670</b>	<b>92040</b>	<b>93252</b>	
<b>Net Profit (E)= [C-D]</b>		<b>6730</b>	<b>80760</b>	<b>88188</b>	
<b>Investment Pay Back</b>			<b>60000</b>	<b>60000</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>	
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	80760	84798	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88188	
	<b>Total Cash Inflow</b>	<b>180760</b>	<b>172986</b>	
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	
	<b>Total Cash Outflow</b>	<b>160000</b>	<b>60000</b>	
<b>3</b>	<b>Net Cash Surplus</b>	<b>20760</b>	<b>112986</b>	

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire









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# আলমগীর স্টোর

শেখ মোঃ আলমগীর স্টোর  
01747-360-40  
শেখ আলম গার স্টোর  
মৌলভীবাজার, মৌলভীবাজার



# FAMILY PICTURE

