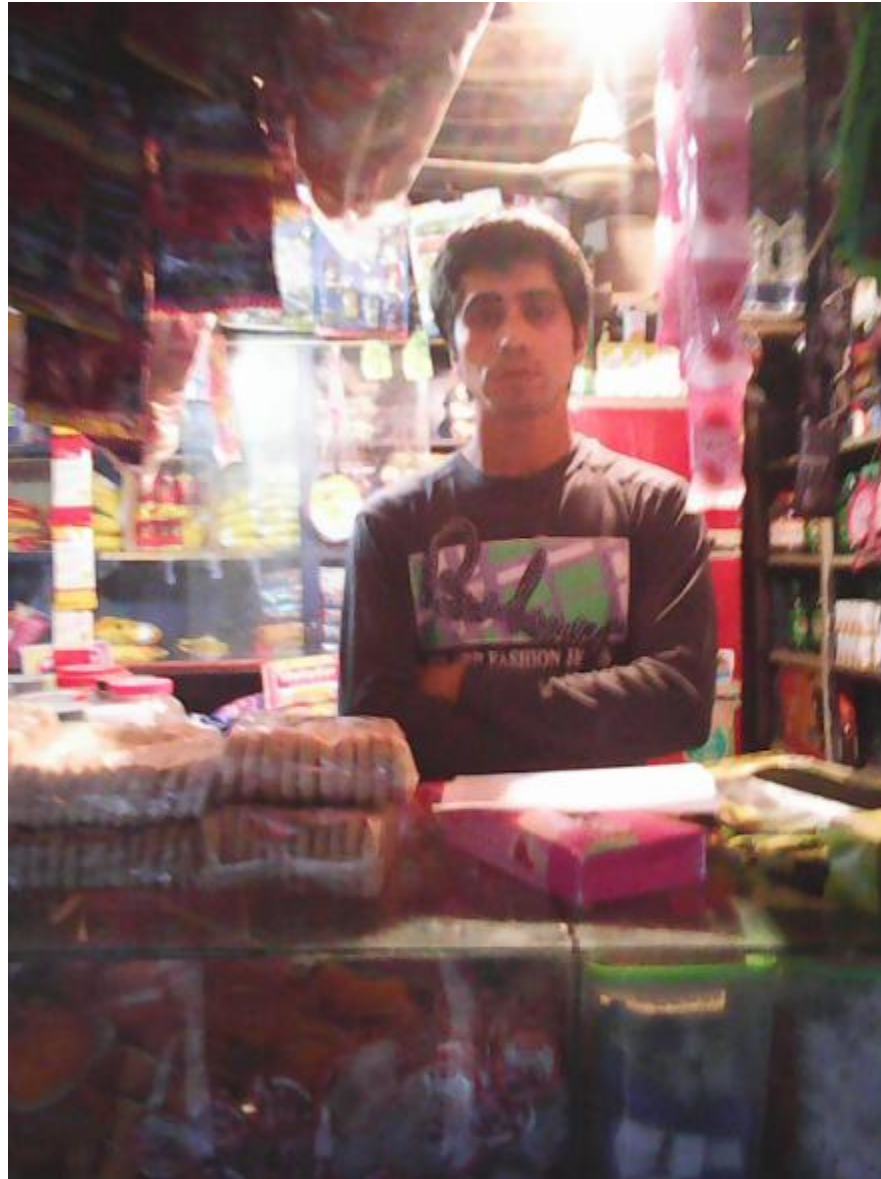


AL AMIN STORE



Project prepared by: Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL AMIN
Age	:	01-01-1985 (30 Years)
Education, till to date	:	Class Six
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Present Address	:	Vill: Analiabari P.O: Solla P.S: Kalihati 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	:	ASIYA BEGUM
(iii) Father's name	:	SHAH JAHAN
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 08 (Female), Member ID: 4343/1, Group No: 05 Member since: 02-03-1994 (20 Years) First loan: 2,000 taka.
Further Information:	:	Existing loan: BDT 25,000 Outstanding loan: BDT 15,100
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Fifteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Tea stall)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-940765
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asiya Begum is a member of Grameen Bank since 20 years. At first she took 2,000 taka loan from Grameen Bank. Asiya Begum gradually took loan from GB. Utilize loan in her husband tea stall, made two tin shed house, Install a tube-well. She has three cow.

Proposed Nobin Udyokta Business Info

Business Name	:	AL AMIN STORE
Location	:	Analiabari bazar, Elenga, Kalihati, Tangail
Total Investment in BDT	:	3,15,000 taka
Financing	:	Self BDT 1,65,000 (from existing business) 52% Required Investment BDT 1,50,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
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, Onion, Chili, Turmeric, Spicy, Potato, Biscuit, Chanachur, Chips, gift item & toy item.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Elenga & Tangail.▪The shop is situated at entrepreneur own place.▪Agreed grace period is 4 months.

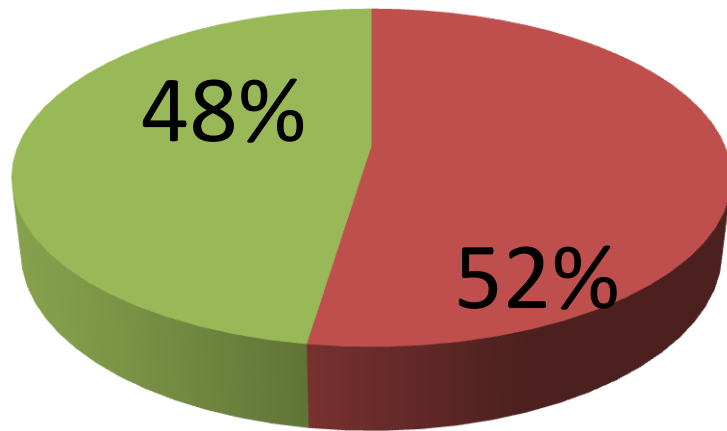
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Onion, Chili, Turmeric, Spicy, Potato, Biscuit, Chanachur, Chips, gift item, toy item etc	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Onion, Chili, Turmeric, Spicy, Potato, Biscuit, Chanachur, Chips, gift item, toy item etc	3,960	118,800	1,425,600
Total variable Expense (B)	3,960	118,800	1,425,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Electricity Bill		1,800	21,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Entertainment		1,500	18,000
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap, Cosmetics, Onion, Chili, Egg, Toy item,	80,000	70,000	1,50,000
Gift item, Biscuit, Chanachur, Rice, Pulse, Oil, Sugar etc	60,000	80,000	1,40,000
Fridge	20,000	-	20,000
Rack	5,000	-	5,000
Total	1,65,000	1,50,000	3,15,000

Source of Finance



- Entrepreneur's Contribution 165,000
- Investor's Investment 150,000
- Total 315,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Onion, Chili, Turmeric, Spicy, Potato, Biscuit, Chanachur, Chips, gift item, toy item etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Onion, Chili, Turmeric, Spicy, Potato, Biscuit, Chanachur, Chips, gift item, toy item etc	5,280	158,400	1,900,800	1,995,840	2,095,632
Total variable Expense (B)	5,280	158,400	1,900,800	1,995,840	2,095,632
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200	272,160	285,768
Less. Fixed Expense					
Electricity Bill		1,800	21,600	21,600	21,600
Mobile bill & SMS Monitoring		300	3,600	3,600	3,600
Salary (self)		7,000	84,000	84,000	84,000
Transportation		1,500	18,000	18,000	18,000
Entertainment		1,500	18,000	18,000	18,000
Non Cash Item					
Depreciation		375	4,500	4,500	4,500
Total Fixed Cost		12,475	149,700	149,700	149,700
Net Profit (E) [C-D]		9,125	109,500	122,460	136,068
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	109,500	122,460	136,068
1.3	Depreciation (Non cash item)	4,500	4,500	4,500
1.4	Opening Balance of Cash Surplus		54,000	120,960
	Total Cash Inflow	264,000	180,960	261,528
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	54,000	120,960	201,528

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

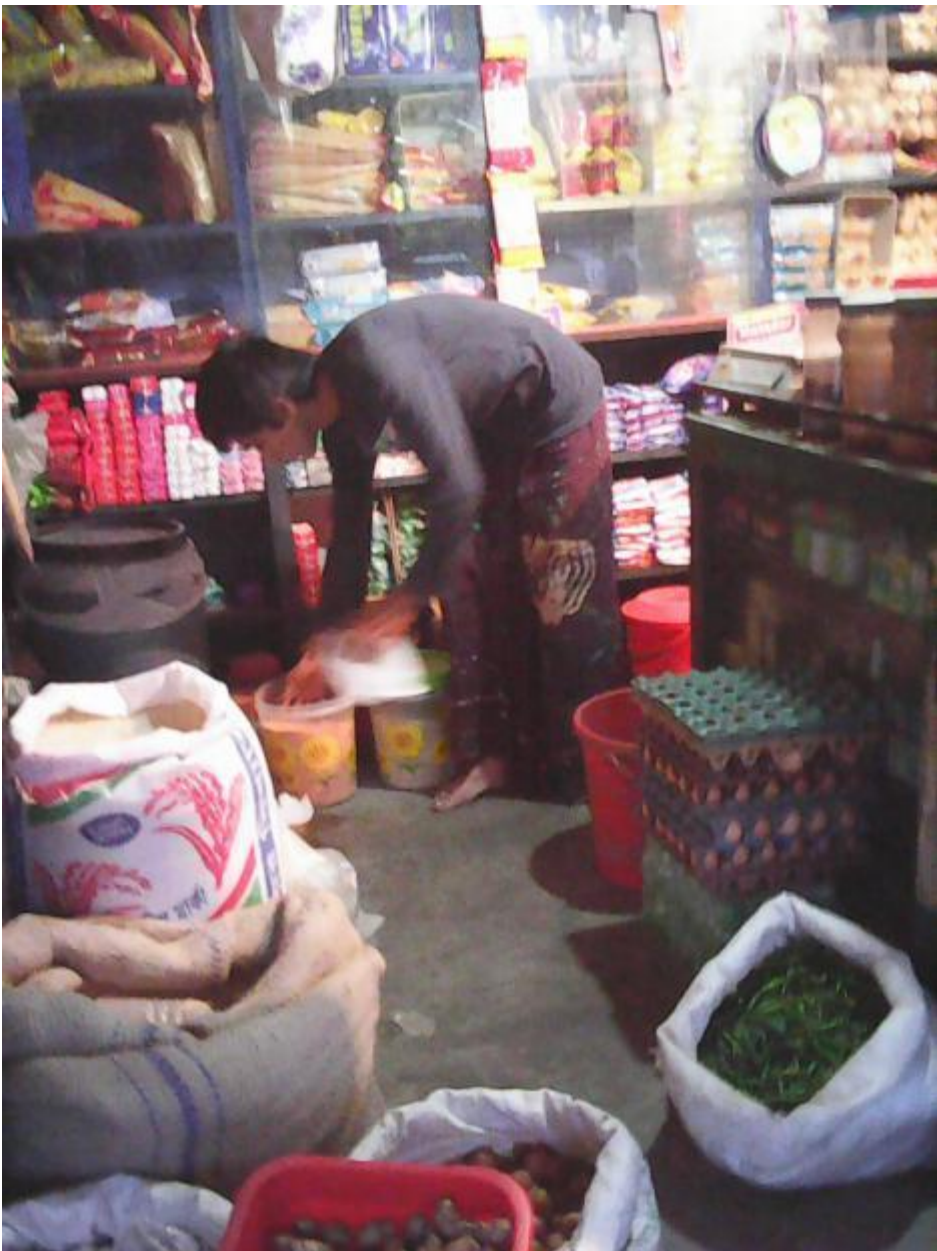
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









FAMILY PICTURE

