

# Proposed NU Business Name: Alamin Store



Presented by  
Alamin

**NU Identified and PP Prepared by :**  
**Sonia Sultana (Chandpur Sadar Unit)**  
**Verified by-Md.Nazrul Islam**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Alamin
Age	:	29-01-1995 (20 Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 brothers & 02 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rabea Begum
(iii) Father's name	:	Md. Ibrahim Molla
(iv) GB member's info	:	Member since: 1995 Branch: Khadergao, Loanee no.: 1247/2 First loan: Tk.10,000, Total Amount Received -100000 Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc	:	N/A
(ix) Others	:	N/A
Education	:	HSC

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Varieties Store Business
Trade License	:	00344
Business Experiences	:	5 years
Other Own/Family Sources of Income	:	Agriculture (Father)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01625272942
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

**NU's Mother has been a member of Grameen Bank from 1995. At first she took a loan amount of BDT 10,000 from Grameen Bank. NU Uses the loan to expand his business. NU's mother gradually improved their life standard by using GB loan.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Alamin Store
Address/ Location	:	Khadergao bazaar, Matlab (south), Chandpur.
Total Investment in BDT	:	2,25,000
Financing	:	Self BDT : 1,25,000 (from existing business) - 55% Required Investment BDT : 100,000 (as equity) - 45%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary	:	7000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<b>Investments in different categories:</b>	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> Furniture : 5,000 Television : 5000 Fridge 15000 Bakery Item 15000 Confectionary 20000 Cold Drinks & other juice 25000 Advance : 40000	<b>1,25,000</b>		
<b>i. Proposed Stock Items:</b> Bakery Item 30000 Confectionary 30000 Cold Drinks 20000 Yogurt curd ,juice 20000		<b>1,00,000</b>	
<b>Total Capital</b>	<b>1,25000</b>	<b>1,00,000/-</b>	<b>2,25,000/-</b>

# ***Proposed Items***

Biscuit-----	10000
Chanacur-----	7000
Jhal muri -----	3000
Cakes -----	7000
Bread, Bun -----	5000
Dried biscuit-----	8000
Cream roll-3000-----	2000
Dried Rice(Muri)-----	2000
All time Cream Bun-----	2000
Chatney -----	2000
Chocolate-----	4000
Cold Drinks (7 up, RC cola, Pran up,mojo, clemon etc) -	20000
Yogurt curd ,juice -----	20000
Others-----	8000

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2000	60000	720000
<i>Less: Cost of sales</i>	1600	48000	576000
Profit [A]	400	12000	144000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Dish Bill		200	2400
Entertainment		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Others (fees, transport etc)		100	1200
Non Cash Item:			
Depreciation Expenses		292	3504
<i>Total Operating Cost (D)</i>		<i>8592</i>	<i>103104</i>
Net Profit (C-D):		3408	40896



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	3000	90000	1080000	3200	96000	1152000	3500	105000	1260000
<i>Less: Cost of sales</i>	2400	72000	864000	2560	76800	921600	2800	84000	1008000
Profit (20%) [A]	600	18000	216000	640	19200	230400	700	21000	252000
<i>Less: Operating Costs</i>									
Electricity bill		600	7200		700	8400		700	8400
Dish Bill		200	2400		200	2400		200	2400
Shop Rent		1000	12000		1000	12000		1000	12000
Entertainment		300	3600		300	3600		300	3600
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings-self		7000	84000		7000	84000		7000	84000
Others (Chada, Mosque, Pagoda)		100	1200		100	1200		100	1200
Depreciation Expenses(25000*15%&5000*10%)		292	3504		292	3504		292	3504
<b>Total Operating Cost (E)</b>		9992	119904		10092	121104		10092	121104
<b>Net Profit</b>		8008	96096		9108	109296		10908	130896
GT payback	40000			40000			40000		
Retained Income:	56096			69296			90896		

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3</i></b>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000	-	-
1.2	Net Profit	96096	109296	130896
1.3	Depreciation (Non cash item)	3504	3504	3504
1.4	Opening Balance of Cash Surplus		59600	132400
	Total Cash Inflow	199600	172400	266800
2.0	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
3.0	Net Cash Surplus	59600	132400	226800

# SWOT ANALYSIS

## STRENGTH

- Availability of Products Sourcing.
- Skilled & 18 Years of Experience
- Maintaining High Standard in local areas.

## WEAKNESS

- Lack of Investment
- Credit sale

## OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## THREATS

- Theft
- Political unrest
- Fire



















COCO

LACHCHA  
BISCUITS

BAYEL

MICRO

Amnanda

BRUIT

BRUIT

BRUIT

BRUIT

BRUIT

360

BRUIT

BRUIT

BRUIT

BRUIT

BRUIT







*Presented at*  
**GT's 8<sup>th</sup> Internal Design Lab**  
**On May 11, 2015 at GT**

