Proposed NU Business Name: ALAM



NU Identified and PP Prepared By-

Abul Hasnat(Chandpur Sadar Unit) Verified by Md.Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Samsul Alam Bapary	
Age	:	01/01/1989 (25 years)	
Marital status	:	Married	
Children		-	
No. of siblings:	:	5 brothers, 2 sisters	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment	:	Mother Mrs. Khurshida Begum Mr. Nurul Haque Bapary Branch: Torpurchandi, Loanee no.3289 Member since:10/03/2011 Existing loan: 45000Tk.	Father Centre # 2/m, First loan: Tk.5000 Outstanding: Tk.7800
(vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others	:	Brother N/A N/A N/A N/A	
Education	:	Class 9	

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

Present Occupation	:	Grocery Shop Business
Trade license no	:	00550
Business Experiences	•	More than 7 years
Other Own/Family Sources of Income	••	Brothers (Business)
Other Own/Family Sources of Liabilities		N/A
NU Contact info	•	01939593191
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2001. At first she took a loan amount of 5000 Taka from GB. NU's brother used this loan for his business inception and business development. He also increased his asset from the business income. Sometimes NU also uses this loan but mainly his brother uses the loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

REPORT BERKERS AND BUILDING B		
Business Name	:	Alam Store
Address/ Location	:	Holding no-286-03, Wireless West Bazaar, Chandpur.
Total Investment in BDT	:	500000
Financing	:	Self BDT 300000 (from existing business) 60 % Required Investment BDT 200000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin	:	10%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
Investments in different	categories:	(1)	(2)	(1+2)
i. Present items: Shop Advanced- Furniture- Grocery Items *- * Attached in next slide	1,30,000 9,960 1,60,040	3,00,000		
i. Proposed Stock Items:Grocery items **-** Attached in next slide	2,00,000		2,00,000	
Total Capital		300000/-	200000/-	500000/-

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present	Proposed			
Present stock items:		Proposed items:		
Rice (various categories) Aprrox 20) bosta)-50000	Cosmetics	20000	
Dried fish	40000	Johur miniket10*2200	22000	
Onion	19000	sumaiya miniket-10*1600	16000	
Ginger	4000	Guti chal/rice10*1200	12000	
Garlic	7000	Coconut oil	10000	
Cosmetics	10000	Mosur dal/Red lenitel	20000	
Milk powder, condensed milk	5040	Gram/Chola	30000	
Machala/Spices	5000	Soyabean oil	42000	
Egg	3000	Milk(powder, Condensed)-	8000	
Soyabean oil	17000	Others	20000	
Shop Advanced	130000			
Furniture	9960			
Total	300000 BDT	Total 200000	BDT	

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales Income (A)	6000	180000	2160000			
Less: Cost of sales (B)	5400	162000	1944000			
Gross Profit (C) [C=(A-B)]	600	18000	216000			
Less: Operating Costs						
Electricity bill		500	6000			
Generator bill		150	1800			
Shop Rent		2500	30000			
Night Guard bill		100	1200			
Mobile bill		300	3600			
Present salary/Drawings- self		8000	96000			
Others (Conveyance, fees, entertainment)		500	6000			
Non Cash Item:						
Depreciation Expenses		83	996			
Total Operating Cost (D)		12133	145596			
Net Profit (C-D):		5867	70404			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8000	240000	2880000	8500	255000	3060000	9000	27000	3240000
Less: cost of sales (B)	7200	216000	2592000	7650	229500	2754000	8100	243000	2916000
Gross Profit (C) [C=(A-B)]	800	24000	288000	850	25500	306000	900	27000	324000
Less: Operating Costs									
Electricity bill		500	6000		600	18000		600	18000
Shop Rent		2500	30000		2500	30000		2500	30000
Night Guard bill		100	1200		100	1200		100	1200
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others (Conveyance, fees, entertainment)		500	6000		800	9600		900	10800
Non Cash Item:									
Depreciation Expenses		83	996		83	996		83	996
Total Operating Cost (D)		12183	146196		12583	150996		12683	152196
(Net Profit C-D) :		11817	141804		12917	155004		14317	171804
Payback to GT			80000			80000			80000
Retained Income:			61804			75004			91804

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,41,804	1,55,004	1,71,804
1.3	Depreciation (Non cash item)	996	996	996
1.4	Opening Balance of Cash Surplus			
	Total Cash Inflow	3,42,800	1,56,000	1,72,800
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	62,800	76,000	92,800

SWOT ANALYSIS

Strength

- >Long-standing relationship with GB
- ➤ Well experienced in own business
- >Located in busy market area.
- ➤ Business consultancy from elder brother

WEAKNESS

- Lack of fund.
- ➤ Credit sale

OPPORTUNITIES

- Consumers will get quality food items
- ➤ Would be bigger entrepreneur in future.

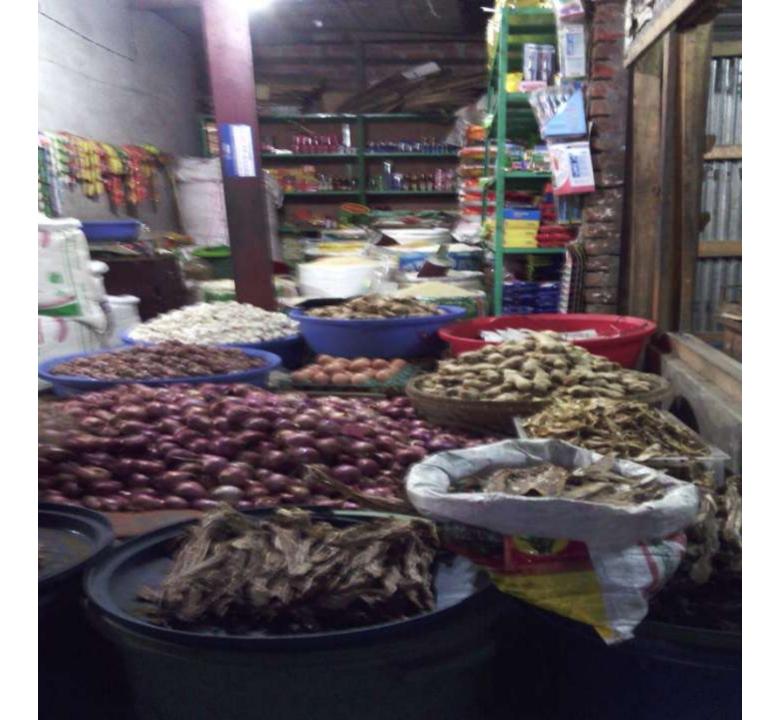
THREATS

- **≻**Competition
- >Theft
- ➤ Political chaos



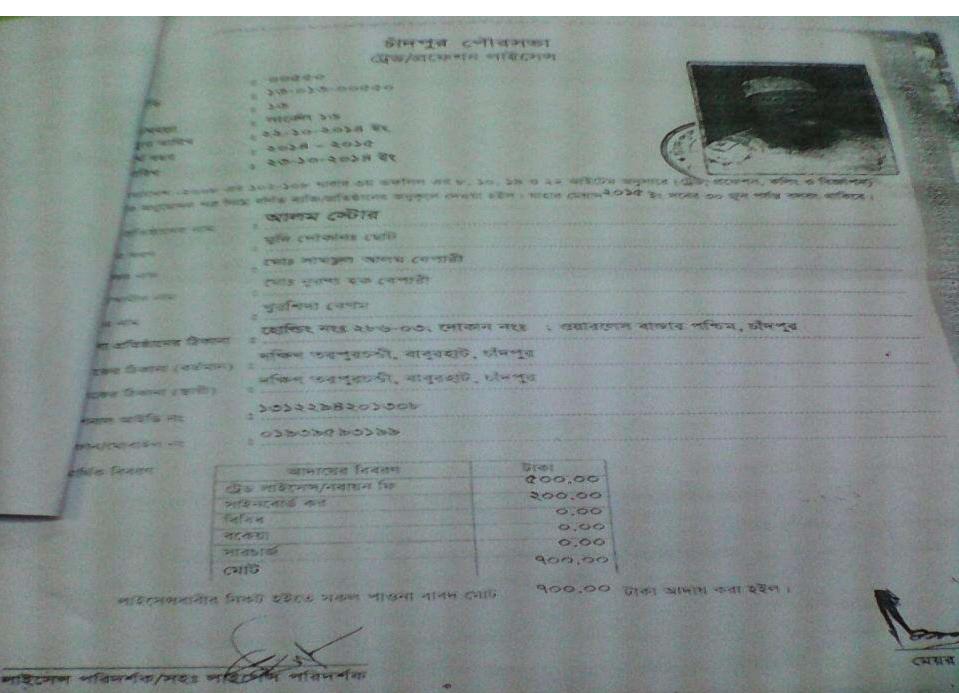


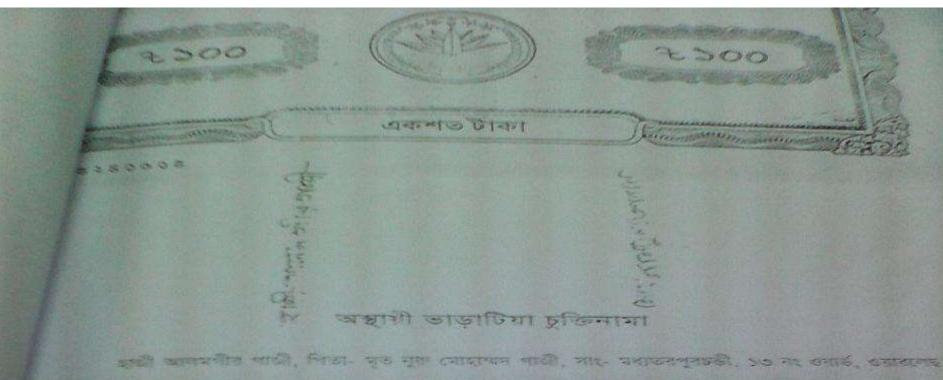












वाद्याव, बान्स क द्वानाः । होसल्या, इत्तानाः वाद्याराः, सर्च- हेन्स्याचा, द्वाचीमध्याः वाद्यारमनीः ।

তলে ছডিলামান ১ম পক্ষ দাতা।

আৰু শাস্ত্ৰৰ আল্ম, পি লা- নূনুৰা হক বেপানী, সাহ- মধ্যতৰপুৱছণ্ডী, ১৩ নং ওয়াৰ্চ, ওয়াৰ্ডেছ ৰাজ্য क्षण ७ टक्का- शिमलूर, इलगा- मा- भा, धर्म- इशालाम, झालीचल- यार्वारप्रभी ।

... তেতা চুলিনাখার ২য় পাত গ্রহীত

অনুত্ৰ প্ৰস্তুত্বামন্ত আলাও ত মালাল নামে অলম কৰিয়া আনম্ভ কৰিছেছি যে, ২৬ জ অনপুৰতী নীজাৰ নং ওয়ার্ডের টাদপুর রামপুর সভ্যোত্ত পণ্ডিম পার্থে ছোডিং মং- ২৮৬-০৩, টিন সেড দোলোম মানক জ ভাবে লোকাস ঘৰ ভাড়া প্ৰভাৱ কৰিলে ২য় পক্ষ ভাহাতে ব্যৰ্মা করার জন্য নিম লিখিও পর্ত সাপেকে ভাড়া PRINTER SERVICED I

ना जिल्लास

I was contributed with continuous posteriors of the contest forces to the same

Presented at GT's 10th Internal Design Lab On June 4, 2015 at GT

Further Information

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