

Proposed NU Business Name: **ASLAM STORE**



Project identification and prepared by: Md.Sirajul Islam,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SHARIFUL ISLAM |
| Age | : | 23-12-1991 (24 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 1 Brothers & 2 Sisters |
| Address | : | Vill: Elenga, P.O: Elenga, 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 | : | MOST. RASHEDA BEGUM |
| (iii) Father's name | : | MD RUSTOM ALI |
| (iv) GB member's info | : | Branch: Elenga Kalihati, Centre # 51(Female), Member ID: 9161 Group No: 03 Member since: 15-07-2000 (15 Years) First loan: 2,500 taka. |
| Further Information: | | Existing Loan: BDT 1,70,000 Outstanding loan: BDT 1,25,120 |
| (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 | : | Nine years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Father's income (Agriculture) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01911-532771 |
| Mother's Contact No. | : | 01726-272367 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RASHED BEGUM joined Grameen Bank since 15 years ago . At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ASLAM STORE |
| Location | : | Samon Gate, Old Bhua pur road, Tangail. |
| Total Investment in BDT | : | BDT 3,50,000 |
| Financing | : | Self BDT 2,00,000(from existing business) 57% Required Investment BDT 1,50,000(as equity) 43% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 30 ft x 15 ft= 450 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.▪Average 6% gain on wholesale and 15% on retail.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Elenga, Ghatail.▪Agreed grace period is 4 months. |

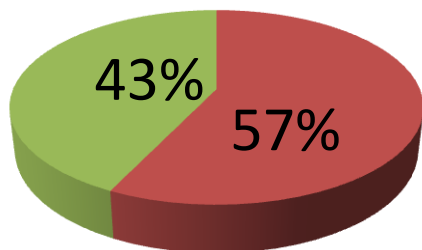
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Whole sale | 3,500 | 105,000 | 1,260,000 |
| Retail | 2,500 | 75,000 | 900,000 |
| Total Sales (A) | 6,000 | 180,000 | 2,160,000 |
| Less. Variable Expense | | | |
| Whole sale | 3,290 | 98,700 | 1,184,400 |
| Retail | 2,125 | 63,750 | 765,000 |
| Total variable Expense (B) | 5,415 | 162,450 | 1,949,400 |
| Contribution Margin (CM) [C=(A-B)] | 585 | 17,550 | 210,600 |
| Less. Fixed Expense | | | |
| Rent | | 3,500 | 42,000 |
| electricity bill | | 500 | 6,000 |
| Mobile Bill | | 200 | 2,400 |
| Transportation | | 1,000 | 12,000 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 10,400 | 124,800 |
| Net Profit (E) [C-D] | | 7,150 | 85,800 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|-------------------------|-----------------|-----------------|-----------------|
| Rice (20 bag x 2,000) | 40,000 | 40,000 | 80,000 |
| Flour (2 x 1,000) | 2,000 | 5,000 | 7,000 |
| Chips (60 x 700) | 42,000 | 70,000 | 1,12,000 |
| Noodles (120 x 350) | 42,000 | 35,000 | 77,000 |
| Noodle (4 x 1,200) | 4,800 | - | 4,800 |
| Soft drinks (10 x 500) | 5,000 | - | 5,000 |
| Coil (30 x 50) | 1,500 | - | 1,500 |
| Juice (2 x 450) | 900 | - | 900 |
| Soap (240 x 30) | 7,200 | - | 7,200 |
| Washing soap (100 x 45) | 4,500 | - | 4,500 |
| Various Spice | 30,000 | - | 30,000 |
| Soya bin oil (10 x 95) | 950 | - | 950 |
| Others | 20,000 | - | 20,000 |
| Total | 2,00,000 | 1,50,000 | 3,50,000 |

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 150,000

■ Total 350,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Whole sale | 5,500 | 165,000 | 1,980,000 | 2,079,000 | 2,182,950 |
| Retail | 3,500 | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Total Sales (A) | 9,000 | 270,000 | 3,240,000 | 3,402,000 | 3,572,100 |
| Less. Variable Expense | | | | | |
| Whole sale | 5,170 | 155,100 | 1,861,200 | 1,954,260 | 2,051,973 |
| Retail | 2,975 | 89,250 | 1,071,000 | 1,124,550 | 1,180,778 |
| Total variable Expense (B) | 8,145 | 244,350 | 2,932,200 | 3,078,810 | 3,232,751 |
| Contribution Margin (CM) [C=(A-B)] | 855 | 25,650 | 307,800 | 323,190 | 339,350 |
| Less. Fixed Expense | | | | | |
| Rent | | 3,500 | 42,000 | 42,000 | 42,000 |
| Electricity bill | | 500 | 6,000 | 11,500 | 13,500 |
| Mobile bill & SMS Monitoring | | 300 | 3,600 | 4,000 | 4,500 |
| Transportation | | 1,200 | 14,400 | 38,000 | 40,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 300 | 3,600 | 4,000 | 4,500 |
| Total Fixed Cost | | 10,800 | 129,600 | 159,500 | 164,500 |
| Net Profit (E) [C-D] | | 14,850 | 178,200 | 163,690 | 174,850 |
| 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 | 178,200 | 163,690 | 174,850 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 118,200 | 221,890 |
| | Total Cash Inflow | 328,200 | 281,890 | 396,740 |
| 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 | 118,200 | 221,890 | 336,740 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 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

















ফরম নং-২৬

ক্রমিক নং- 3423

এলেক্সা পৌরসভা

কালিহাতি, টাঙ্গাইল।

লাইসেন্স নম্বর

৩৪২৬

সন : ২০১৫-১৬

১৭-০২-২ সনের ৩২, এল, জি, নং সরকারী নোটিফিকেশন এবং ১৯৬০ সনের পৌর কর ধার্য আইনের বিধান মতে

ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : মোসনোয়াহ হোসেন
প্রোপ্রাইটার : শারিফুল ইসলাম
ঠিকানা : মুহাম্মদ হোসেন হোস, এলেক্সা, কালিহাতি, টাঙ্গাইল।
ব্যবসার ধরণ : খাদ্য সেবা
মেয়াদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৬ খ্রিঃ পর্যন্ত।

| | রেট | মোট টাকা |
|-------------|-----|----------|
| লাইসেন্স ফি | | = ৪০০/- |
| জরিমানা | | / |
| অন্যান্য | | |

মোট টাকা : ৪০০/-
কথায় ঠা. হোসেন হোস

নতুন নবায়ন

লাইসেন্স পরিদর্শক

এলেক্সা পৌরসভা
মোঃ আব্দুল কাশেম
লাইসেন্স পরিদর্শক
এলেক্সা পৌরসভা

সচিব ১৬/০৮/১৫
এলেক্সা পৌরসভা

মেয়র ১৪.৪.১৫
এলেক্সা পৌরসভা
মোঃ শাফী খান
মেয়র
এলেক্সা পৌরসভা

বিঃ দ্রঃ পৌর আইন পরিপত্রি কোন কাজ করিলে কর্তৃপক্ষ কোন কারণ না দর্শাইয়া এই লাইসেন্স বাতিল সহ বিধি মোতাবেক জরিমানা ও শাস্তিমূলক ব্যবস্থা গ্রহণ করিতে পারিবেন।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শরিফুল ইসলাম
Name: SHARIFUL ISLAM
পিতা: মোঃ রুস্তম আলী
মাতা: মোসাঃ রাশেদা বেগম
Date of Birth: 23 Dec 1991

শারিফুল

ID NO: 199193147360002

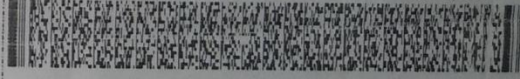
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জম দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: এলেক্সা, ডাকঘর: এলেক্সা - ১৯৭৪, কালিহাতি, টাঙ্গাইল

রক্তের গ্রুপ / Blood Group: O+

মোঃ আব্দুল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/১০/২০১০



FAMILY PICTURE

