

Proposed NU Business Name: **AKANDA STORE**



Project identification and prepared by: Aziz Ahmad,
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Shah Alam
Age	:	16-05-1981(34 Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	1 son & 2 Daughter
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Nalua, P.O: Nikrail, P.S: Bhuapur, 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	:	Champa Begum
(iii) Father's name	:	MD.Altab Hossen Akondo
(iv) GB member's info	:	Branch: Aloa Bhuapur, Centre # 23(Female), Member ID: 1942, Group No: 05 Member since: 13-08-1989 (26Years) First loan: 3,000 taka. Existing loan70,000 taka Outstanding loan: 12610
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Ten years experience in running business. He has 1 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-517105
Mother's Contact No.	:	01780-385983
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Champa Begum joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	AKANDA STORE
Location	:	Nikrail Bazar,Bhuapur,Tangail.
Total Investment in BDT	:	BDT 230,000
Financing	:	Self BDT 1,30,000(from existing business) 57% Required Investment BDT 100,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x15 ft= 300 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like:Rice,Gas stove,gas sylinder,soap,juice,chips etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The business is rented.▪Collects goods from, Elenga Tangail.▪Agreed grace period is 4 months.

Existing Business

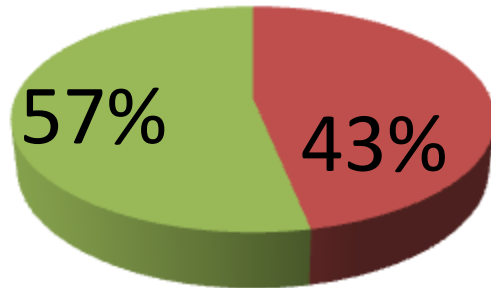
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Sugar,Gas stove,gas sylinder,soap,juice,chips etc..	3,000	90,000	10,80,000
Rice,Sugar,Gas stove,gas sylinder,soap,juice,chips etc..	3000	90,000	10,80,000
Less. Variable Expense	2,550	76,500	9,18,000
Total variable Expense (B)	2550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	12,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Electricity bill		8,00	4,800
Mobile Bill		3,00	3,600
Entertainment		5,00	1,200
Night Guard		2,00	93,600
Total Fixed cost(D)		7,800	
Net Profit (E) [C-D]		5700	68,400

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice,Sugar,Cold drinks	20,000	18,000	38,000
Gas Stove,gas sylinder	70,000	25,000	95,000
Soyabean oil	15,000	30,000	45,000
Coconut oil,juice,semmai	10,000	15000	25,000
Lotion,pipe	10,000	5000	15,000
Biscuit,chips,Toothpaste	5000	7000	15,000
Total	1,30,000	1,00,000	2,30,000

Source of Finance



Entrepreneur Contribution: 1,30,000

Investors Investment : 1,00,000

Total Investment : 2,30,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,Sugar,Gas stove,gas sylinder,soap,juice,chips etc	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,00	1,20,000	14,40,000	15,12,000
Less. Variable Expense	3,400	1,02,000	12,24,000	12,85,200
Total variable Expense (B)	3,400	1,02,000	12,24,000	12,85,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Rent		0	12,000	12,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	,18,500
Electricity bill		1,000	7,200	7,500
Mobile Bill & SMS Monitoring		5,00	6,000	6,200
Entertainment		6,00	3,600	3,800
Night guard		3,00	0	0
Total Fixed Cost		8,900	1,06,800	1,08,000
Net Profit E= (C-D)		9,100	1,09,200	1,18,800
Investment Payback			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,09,200	1,18,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		49,200
	Total Cash Inflow	2,09,200	1,68,000
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	49,200	1,08,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
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

ওপ্তা আক্রমণ: জীবাণুর হাম

Pepsodent

fdi

ওপ্তা আক্রমণ: জীবাণুর হাম

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আকন্দ ষ্টোর সিগনিস শাখা

নিকবাইল গাজার, সুলতানপুর ০১৭১১৪১৭১০৪

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



নাম: মোঃ শাহআলম আকন্দ

Name: MD. SHAH ALAM AKANDA


পিতা: মোঃ আলআব হোসেন আকন্দ

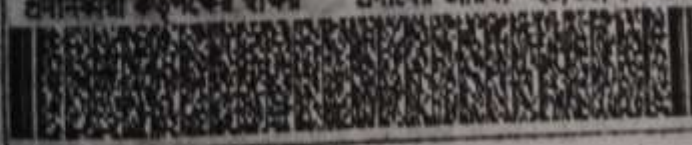
মাতা: চান্দা বেগম

Date of Birth: 18 May 1981

ID NO: 9311927620973

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বাধীন এবং
কোনও শর্তের বেলায় নিকটস্থ পোর্ট অফিসে জমা দেয়ার জন্য অনুমোদন করা হলো।
ঠিকানা: গ্রাম/ডাঙা: নলুয়া, নলুয়া, ডাকঘর: নিকরাইল - ১৯৯০, ফুলশুপুর, টাঙ্গাইল


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৫/২০০৮



FAMILY PICTURE

