

Proposed NU Business Name: **ALIM SRORE**



Project identification and prepared by: Shahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL ALIM
Age	:	11-01-1983 (33 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1Son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Horihorpara, P.O: Mougachi, P.S: Mohonpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JALEMA
(iii) Father's name	:	SALAM
(iv) GB member's info	:	Branch: Mougachi, Mohonpur, Centre # 59(Female), Member ID: 4927/1, Group No: 02 Member since: 05-12-2005 (03Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 14685
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731845536
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JALEMA joined Grameen Bank since 03 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALIM SRORE
Location	:	Horijorpara, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 183,500/-
Financing	:	Self BDT 1,03,500/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	BDT 11,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice, pulse, oil etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Nowhata, Rajshahi.▪Agreed grace period is 3 months.

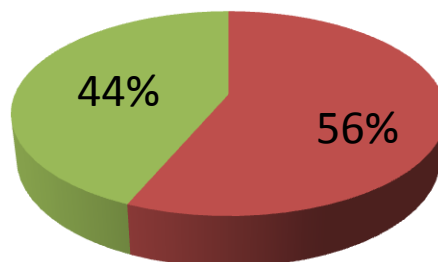
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocary items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocary items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		400	4800
Electricity bill		200	2400
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		150	1800
Total fixed cost (D)		7,950	95400
Net Profit (E)= [C-D]		5,550	66600

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice (10 kgx1800)	18,000	18,000	36000
Pulse (40kgx100)	44,000	10,000	54000
Oil (21Barrelx 22000)	12,500	22,000	34500
Sugar (5 bag x2500)	7,500	25,000	32500
Flour,Sopa,Cosmetics,Biscuit,Spice,Cosmetics	11,500	-	11500
Chips,Chanachur,Chocolate,Coil,Pen,Bulb etc	10,000	5,000	15000
	103,500	80,000	183500

Source Of Finance



- Entrepreneur's Contribution 103,500
- Investor's Investment 80,000
- Total 183,500

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery items	4300	129000	1548000	1625400
Item				
Total Sales (A)	4300	129000	1548000	1625400
Less Variable Expense				
Grocery items	3655	109650	1315800	1381590
Item				
Total variable Expense (B)	3,655	109650	1315800	1381590
Contribution Margin (CM) [C=(A-B)	645	19350	232200	243810
Less Variable Expense				
Rent		400	15,000	15,000
Electricity bill		300	3600	3800
Transportation		2,000	24,000	24,300
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		200	2400	2400
Total fixed cost (D)		8,200	108,600	109,100
Net Profit (E)= [C-D]		11150	133800	134,710
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	133,800	134,710
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		85,800
	Total Cash Inflow	213800	220510
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	85,800	172510

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

















৪নং মৌগাছি ইউনিয়ন পরিষদ



উপজেলা : মোহনপুর, জেলা : রাজশাহী।

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ড্রেড লাইসেন্স

লাইসেন্স নং -

তারিখ ১৩/৩/১৫

ব্যবসা প্রতিষ্ঠানের নাম : আবুল আলিম / ১৩/৩

মালিকের নাম : মোঃ হোসেন : মোঃ আলিম

পিতা / স্বামীর নাম : মোঃ জাঃ হান্নান

ঠিকানা : থাম : হুজুরদাঙ্গা ডাকঘর : মৌগাছি

উপজেলা : মোহনপুর, জেলা : রাজশাহী।



গ্রামীণ ব্যাংক

শাখা

মৌগাছি মোহনপুর শাখা-৩২৩

সহজ ঋণের পাশ বই

আবুল আলিম

১৩/৩/১৫

০২

মোঃ হোসেন

হুজুরদাঙ্গা

১৩/৩/১৫



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



নাম: আবুল আলিম

Name: Abdul alim

পিতা: হান্নান

মাতা: জালেমা

Date of Birth: 11 Jan 1983

ID NO: 8192219327381

FAMILY PICTURE

