

Proposed NU Business Name: **ALI AKBOR STORE**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALI AKBAR
Age	:	11-3-1982 (34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	3 Brothers & 3 Sisters
Address	:	Vill: Paharpur , P.O: Ghonapara, P.S: Delduar, 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	:	CHOBI BEUYA
(iii) Father's name	:	LATE KAJIM MIA
(iv) GB member's info	:	Branch: Lawhati, Centre # 25(Female), Member ID: 1323, Group No: 01 Member since: 26-2-1990(26Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 20300
(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	:	15 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.	:	01747892246
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHOBIBEUYA joined Grameen Bank since 26 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	:	ALI AKBOR STORE
Location	:	Noyachor bazar, Delduar
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/--(from existing business) 55% Required Investment BDT 50,000/--(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft x 15ft= 375 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from, Tangail.▪Agreed grace period is 3 months.

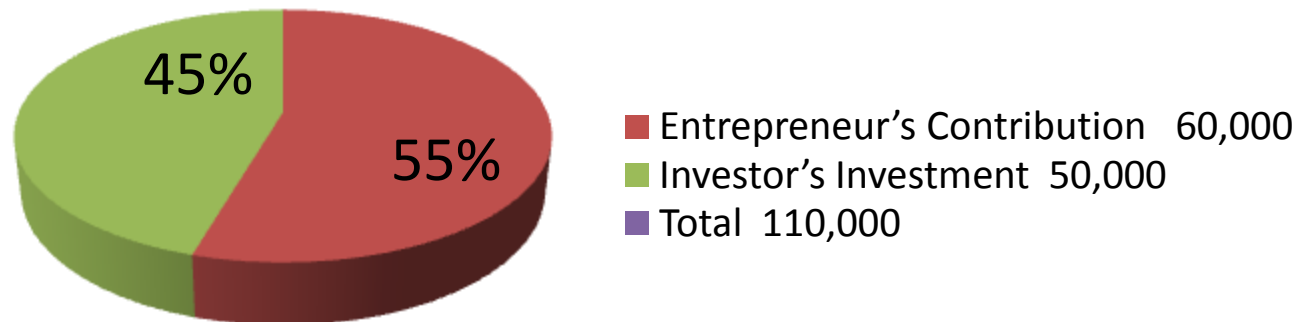
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery items	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Grocery items	2080	62400	748800
Total variable Expense (B)	2,080	62400	748800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		200	2400
Mobile bill		300	3600
Total fixed cost (D)		9,100	109200
Net Profit (E)= [C-D]		6,500	78000

Investment Breakdown

Particulars	Existing	Proposed	Total
Soft drinks, flour, Salt	5,000	20,000	25000
Soap, Water, Semai, Potato	5,000	15,000	20000
Apple, egg, others	35,000	15,000	50000
Fan, tv, rack	15,000	0	15000
	60,000	50,000	110000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery items	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Grocery items	4250	127500	1530000	1606500
Total variable Expense (B)	4,250	127500	1530000	1606500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Rent		1,000	12000	12,000
Electricity bill		600	7200	7400
Transportation		2,400	28,800	29,200
Salary (self)		5000	60000	60000
Entertainment		200	2400	7400
Guard		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		9,600	115,200	121,000
Net Profit (E)= [C-D]		12900	154800	162,500
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	154,800	162,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		124,800
	Total Cash Inflow	204800	287300
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	124,800	257300

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

















FAMILY PICTURE

