

Proposed NU Business Name: **ALAMIN STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALAMIN
Age	:	23-08-19896(29 Years)
Education, till to date	:	Class-4
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 3 Sister
Address	:	Vill: Borkotpur, P.O: Nondongasi, P.S: Carghat 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	:	MST. RABIA BEGOM
(iii) Father's name	:	MD. ALAM
(iv) GB member's info	:	Branch: Nimpara Carghat, Centre # 14 (Female), Member ID: 3333/4, Group No: 04 Member since: 13-05-2005 (10 Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 9,600
(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	:	15 years experience in running business. He has 13 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01848-057454
Sister son's Contact No.	:	01739-544218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RABIA BEGOM joined Grameen Bank since 10 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALAMIN STORE
Location	:	Nondongasi bajar, Carghat , Rajshahi.
Total Investment in BDT	:	BDT 115,000 /-
Financing	:	Self BDT 65,000 /-(from existing business) 57% Required Investment BDT 50,000 /-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item and tea.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing one employees.▪The shop is own.▪Agreed grace period is 3 months.

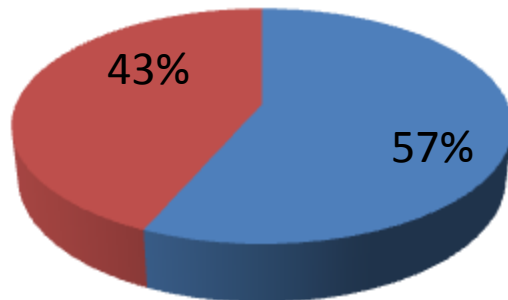
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4,000	120,000	1,440,000
Teas	300	9,000	108,000
Total Sales (A)	4,300	129,000	1,548,000
Less. Variable Expense			
Grocery Item	3,600	108,000	1,296,000
Teas	150	4,500	54,000
Total variable Expense (B)	3,750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		100	1,200
Transportation		500	6,000
Bank Charge		100	1,200
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cold Drinks (23x400)	9,200	10,000	19,200
Soap (33x240)	7,900		7,900
Washing Powder (13x576)	7,400		7,400
Rice (8x1,800)	14,400	10,000	24,400
Flour (1x1,000)	1,000	10,000	11,000
Salt (50x30) - Cosmetic	1,500	10,000	11,500
Biscuit (16x315)	5,000	10,000	15,000
Oil (40x90)	3,600		3,600
Stokers and Spices	5,000		5,000
Shampoo and Cana cur	10,000		10,000
Total	65,000	50,000	115,000

Source of Finance



■ Entrepreneur's Contribution 65,000

■ Investor's Investment 50,000

■ Total 115,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,000	150,000	1,800,000	1,890,000
Teas	400	12,000	144,000	151,200
Total Sales (A)	5,400	162,000	1944,000	2041,200
Less. Variable Expense				
Grocery Item	4,500	135,000	1620,000	1701,000
Tea	200	6,000	72,000	75,600
Total variable Expense (B)	4,700	141,000	1692,000	1776,600
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill		500	6,000	6,300
Mobile Bill		400	4,800	5,040
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Entertainment		800	9,600	10,080
Transportation		800	9,600	10,080
Bank Charge		100	1,200	1,200
Total Fixed Cost		11,600	139,200	140,700
Net Profit (E) [C-D]		9,400	112,800	123,900
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	112,800	123,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		82,800
	Total Cash Inflow	162,800	206,700
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	82,800	176,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







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