

## Proposed NU Business Name: **AL AMIN STORE**



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD AL AMIN</b>
Age	:	01-01-1998 (18 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Nagorpur, P.O: Nagorpur. P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST. JULEKHA</b>
(iii) Father's name	:	<b>MOHAMMAD ALI</b>
(iv) GB member's info	:	Branch: Nagorpur, Centre # 62 (Male), Member ID: 4441, Group No: 01 Member since: 30-08-2010 (06 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 23,900/-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-183829
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOHAMMAD ALI** joined Grameen Bank since 6 years ago. At first he took BDT 2,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL AMIN STORE</b>
Location	:	Haspatal road, Girls school mor, Nagorpur, Tangail
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 50,000/- (from existing business) 45% Required Investment BDT 60,000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 7 ft= 105 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Grocery Item	90,000	1,080,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>		
Grocery Item	76,500	918,000
<b>Total variable Expense (B)</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	200	2,400
<b>Total fixed Cost (D)</b>	<b>7,300</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>	<b>6,200</b>	<b>74,400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	3	1900	5,700	5	1900	9,500	15,200
Atta	1	1000	1,000	2	1000	2,000	3,000
Sugar	1	3200	3,200	2	3200	6,400	9,600
Oil	50	90	4,500	50	90	4,500	9,000
Washing powder	55	80	4,400	55	80	4,400	8,800
Soap	100	24	2,400	100	24	2,400	4,800
Coil	50	37	1,850	50	37	1,850	3,700
Pulse	1	4000	4,000	1	4000	4,000	8,000
Biscuit	100	30	3,000	120	30	3,600	6,600
Others	1	19950	19,950	1	21350	21,350	41,300
<b>Total</b>	<b>362</b>		<b>50,000</b>	<b>386</b>		<b>60,000</b>	<b>110,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Grocery Item	130,000	1,560,000	1,638,000	1,719,900
<b>Total Sales (A)</b>	<b>130,000</b>	<b>1,560,000</b>	<b>1,638,000</b>	<b>1,719,900</b>
<b>Less. Variable Expense</b>				
Grocery Item	110,500	1,326,000	1,392,300	1,461,915
<b>Total variable Expense (B)</b>	<b>110,500</b>	<b>1,326,000</b>	<b>1,392,300</b>	<b>1,461,915</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>19,500</b>	<b>234,000</b>	<b>245,700</b>	<b>257,985</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	600
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	26,000	28,000
Entertainment	200	2,400	3,000	3,500
<b>Total Fixed Cost</b>	<b>7,900</b>	<b>94,800</b>	<b>98,500</b>	<b>96,600</b>
<b>Net Profit (E) [C-D]</b>	<b>11,600</b>	<b>139,200</b>	<b>147,200</b>	<b>161,385</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	139,200	147,200	161,385
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		115,200	238,400
	<b>Total Cash Inflow</b>	<b>199,200</b>	<b>262,400</b>	<b>399,785</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,200</b>	<b>238,400</b>	<b>375,785</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



























# FAMILY PICTURE

