

Proposed NU Business Name: **AMBIA GENERAL STORE**



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Project verified by: Md. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	TASLIMA AKTER
Age	:	15-05-1995(21 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Sisters
Address	:	Vill: Jinjira, P.O: Birulia, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMBIA
(iii) Father's name	:	ABUL KASEM
(iv) GB member's info	:	Branch: Ashulia, Centre # 01 (Female), Member ID:1001/1, Group No: 01 Member since: 21-08-2008 First loan: BDT 5,000/- Existing loan: BDT 15,000/- Outstanding loan: BDT 8,080/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01629-193383
Mother's Contact No.	:	01781-936356
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	AMBIA GENERAL STORE
Location	:	Jinjira, Birulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000(from existing business) 63% Required Investment BDT,60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft. = 180 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in Own place.▪Collects goods from Nama bazar, Savar.▪Agreed grace period is 3 months.

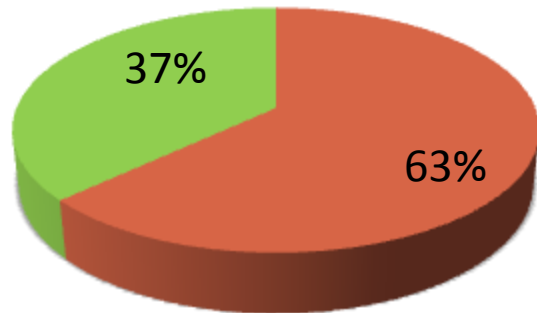
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Grocery item	3,400	40,800	4,89,600
Total variable Expense (B)	3,400	40,800	4,89,600
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		500	6,000
Transportation		1,000	12,000
Guard		-	-
Salary (Employee)		4,000	48,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		11,100	1,33,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5x2,000)	10,000	20,000	30,000
Pluse (1x2,200)	2,200	2,200	4,400
Oil (5x1,450)	7,250	7,250	14,500
Biscuits,Chips,Chanachur,eggCold Drings ect	46,500	8,550	55,050
Cosmetics	20,000	10,000	30,000
Accessories	14,050	12,000	26,050
Total	1,00,000	60,000	1,60,000

Source of Finance



- Entrepreneur's Contribution's = 1,00,000
- Investor Investment's = 60,000
- Total = 1,60,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Grocery item	4,250	1,27,500	15,30,000	16,06,500	16,86,825
Total variable Expense (B)	4,250	1,27,500	15,30,000	16,06,500	16,86,825
Contribution Margin (CM) [C=(A-B)	750	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		700	8,400	8,600	8,800
Transportation		1,500	18,000	18,500	19,000
Guard		-	-	-	-
Salary (Employee)		-	-	-	-
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,800	4,000
Entertainment		300	3,600	3,800	4,000
Total Fixed Cost		7,800	93,600	94,700	95,800
Net Profit (E) [C-D)		14,700	1,76,400	1,88,800	2,01,875
Investment Payback			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,76,400	1,88,800	2,01,875
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,52,400	3,17,200
	Total Cash Inflow	2,36,400	3,41,200	5,19,075
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,52,400	3,17,200	5,95,075

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Lip









FAMILY PICTURE

