

Proposed NU Business Name: **ASHAR ALO STORE**



Project identification and prepared by: Md. Mojammel Hoque

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAKHAN ALL MAMUN
Age	:	23-11-1984(31 Years)
Education, till to date	:	B.S.SI
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Baimhati Bazar P.O: Mirjapur P.S: Mirjapur, 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	:	MOST. FULMALA BEGUM
(iii) Father's name	:	MD.TULAMIA
(iv) GB member's info	:	Branch: Mirjapur, Centre # 30 (Female), Member ID: 3114, Group No: 04 Member since: 12-10-2005 (11Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 20000, Outstanding loan: Nil
(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.)	:	None
Business Experiences and Training Info	:	Two years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Father's Income (varaities)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926380351
Family's Contact No.	:	01943802851
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FULMALA BEGUM Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

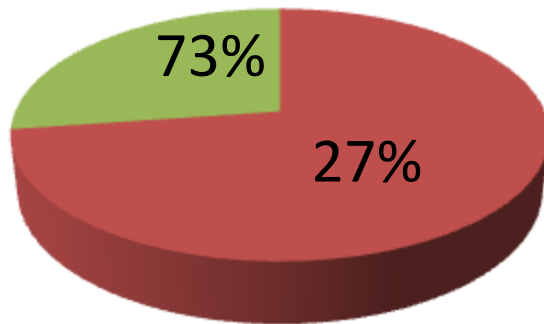
Business Name	:	ASHAR ALO STORE
Location	:	Mirjapur BazarTangail.
Total Investment in BDT	:	BDT 87,000
Financing	:	Self BDT 37,000(from existing business) 43% Required Investment BDT 50,000(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 5 ft= 50 Square ft
Security of the shop	:	BDT nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soft Drinks,Tea bag,Biscuit,chocolate,bread Item,koyel,chanachur,fire box,Etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shop is rented. ▪Collects goods from Ghatail Bazar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink, Biscuit, Chips, Soap, Candy, Stationary,	2,500	75,000	900000
Total Sales (A)	2,500	75,000	900000
Less. Variable Expense			
Soft drink, Biscuit, Chips, Soap, Candy, Stationary,	2,125	63,750	765000
Total variable Expense (B)	2,125	63,750	765000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		0	0
Transportation		0	0
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		5,450	65,400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soft drinks	10	800	8,000	50	120	6000	14,000
Biscuit	100	20	2,000	20	200	4000	6,000
Chips	100	5	500	130	300	39000	39,500
Soap	50	10	500	10	100	1000	1,500
Oil	1	2000	2,000			0	2,000
Othir	20	200	4,000			0	4,000
Freeze	1	20000	20,000			0	20,000
Total	282	23035	37000	210	720	50000	87000

Source of Finance



Entrepreneur Investment:186,000
Investor Investment:50,000
Total Investment:236,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Soft drink, Biscuit, Soap , Candy, Stationary,	3500	105000	1260000	1386000
Total Sales (A)	3500	105000	1260000	1386000
Less. Variable Expense		0		0
Soft drink, Biscuit, Soap , Candy, Stationary,	0	0	0	0
Total variable Expense (B)	2975	89250	1071000	1178100
Contribution Margin (CM) [C=(A-B)	525	15750	189000	207900
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		400	4800	4896
Mobile Bill		250	3000	3060
Salary (self)		5000	60000	61200
Transportation		500	6000	6120
Entertainment		250	3000	3060
Salary (staff)		0	0	0
Security Gard		0	0	0
Bank service Charge		100	1200	1224
Total Fixed Cost		6500	78000	79560
Net Profit (E) [C-D)		9250	111000	128340
Investment Payback			30000	30000

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

<i>Sl #</i>	<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	111000	128340
1.3	Depreciation (Non cash item)	3000	3000
1.4	Opening Balance of Cash Surplus		94000
	Total Cash Inflow	164000	225340
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	70000	30000
3	Net Cash Surplus	94000	205340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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

