

Proposed NU Business Name: **ALAUDDIN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ALAUDDIN
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class VI
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Dabrampur P.O Atimkhana Bazar, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROJJOBER NESSA
(iii) Father's name	:	IMAN ALI
(iv) GB member's info	:	Branch: Chorparboty companiongong , Centre # 37(Female), Member ID: 3534, Group No: 02 Member since: 2007-2014 (06 Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	0 years experience in running business. 0 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818127233
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROJJOBER NESSA joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ALAUDDIN STORE
Location	:	Chowdhury hat main road companiongong, Nohakhali.
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 115,000/- (from existing business) 62% Required Investment BDT 70,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,grocery items etc. ▪Average 12% gain on sales. ▪The shop is rented. ▪The business is operating by entrepreneur. Existing no employee. ▪01 Will be not appointed after getting equity money. ▪Collects goods from Dagonbhuiyan ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,grocery items	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Softdrink,Chipes,grocery items	3520	105600	1267200
Total variable Expense (B)	3520	105600	1267200
Contribution Margin (CM) [C=(A-B)]	840	25200	302400
Less Variable Expense			
Rent		1000	12000
Electricity Bill		1200	14400
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		50	600
Generator		150	1800
Mobile Bill		500	6000
Total fixed cost (D)		8700	102600
Net Profit (E)= [C-D]		16500	199800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drink	200	30	6000	0	0	10000	16000
Water	200	30	6000	0	0	10000	16000
Packet biscuits	250	25	6250	0	0	10000	16250
Bakery biscuits	200	100	20000	0	0	10,000	30,000
Tea bag	100	100	10000	0	0	10,000	20,000
Oil soybean	100	90	9000	0	0	10000	19000
Oil mustard	100	150	15000	0	0	0	15000
Chips	200	10	2000	0	0	10,000	12,000
Shops	100	30	3000	0	0	0	3000
Washing shops	910	25	22750	0	0	0	22,750
Security			15000	0	0	0	15000
Total	2360	590	115000	0	0	70,000	185,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
grocery items	11700	351000	4212000	4422600	4643730
Total Sales (A)	11700	189000	2268000	2381400	2500470
Less Variable Expense					
Shoe	10296	308880	3706560	3891888	4086482.4
Total variable Expense (B)	10296	308880	3706560	3891888	4086482.4
Contribution Margin (CM) [C=(A-B)]	1404	42120	505440	530712	557247.6
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity Bill		1400	16800	17000	17200
Transportation		700	8400	8600	8800
Salary (self)		5000	60000	60000	60000
Salary(staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile Bill		600	7200	7400	7600
Total fixed cost (D)		9200	110400	111000	111600
Net Profit (E)= [C-D]		32920	395040	419712	445647.6
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	395040	419712	445647.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		437,040	828,752
	Total Cash Inflow	465,040	856,752	1,274,400
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	28,000	28000	28000
3	Net Cash Surplus	437,040	828,752	1,246,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 0Years
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













