

Proposed NU Business Name: **ALOMGIR MUDI O STORE**



Project identification and prepared by: Md. ROKON UDDIN ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALOMGIR HOSSEN PRAMANIK
Age	:	20-08-1987 (30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	02 Brother
Address	:	Vill: kotgram, , P.O: Maria , P.S: Bagmara , 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	:	MOST. SHAJEDA BIBI
(iii) Father's name	:	MD. AHSAN HABIB
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 12 (Female), Member ID: 1642/3 , Group No: 09 Member since: 2008-2011 Present 2-6-2015 (6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 17,436/=
(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	:	7 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-907273
Mother's Contact No.	:	01765-349873
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAJEDA BIBI joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	<i>ALOMGIR MUDI O STORE</i>
Location	:	Hatgangopara,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 9 ft =81 sft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Modi item etc. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from Hatgangopara. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Modi Item	2,640	89,200	9,50,400
Total variable Expense (B)	2,640	89,200	9,50,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	1,29,600
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (staff)			
Guard		70	840
Transportation		500	6,000
Entertainment		130	1,560
Bank service Charge			
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	2	2300	4,600	10	2300	23,000	27,600
Daul	2	4700	9,400	-	-	-	9,400
Ata	2	800	1,600	30	800	24,000	25,600
Oill	20	85	1,700	-	-	-	1,700
Sugeer	2	3000	6,000	1	3000	3,000	9,000
Cosmetic Item	-	-	16,700	-	-	-	16,700
Total	28		40,000	41		50,000	90,0000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Modi Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Modi Item	3,960	1,18,800	14,25,600	14,96,880	15,71,724
Total variable Expense (B)	3,960	1,18,800	14,25,600	14,96,880	15,71,724
Contribution Margin (CM) [C=(A-B)]	540	16,200	1,94,400	2,04,120	2,14,326
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1000	12,000	13,000	15,000
Entertainment		200	2,400	2,600	3,000
Guard		70	840	840	840
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		7,470	89,640	91,440	94,840
Net Profit (E) [C-D]		8,730	1,04,760	1,12,680	1,19,486
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,04,760	1,12,680	1,19,486
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		84,760	1,77,440
	Total Cash Inflow	1,54,760	1,97,440	2,96,926
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	84,760	1,77,440	2,76,926

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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

