

## Proposed NU Business Name: **ALOMGIR STORE**



Project identification and prepared by: Md. Shahadat hossian  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD.ALOMGIR HOSAIN</b>
Age	:	04-03-1992(25 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: islampur P.O: ukhariabari P.S:donbari, 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	:	<b>ASMA BAGUN</b>
(iii) Father's name	:	<b>ISMAIL HOSAN</b>
(iv) GB member's info	:	Branch: chalasmodupur,donbari Centre # 67 (Female), Member ID: 6517, Group No: 07 Member since: 2006 raning(11 Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 25000, Outstanding loan: 18350 Taka
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-087841
Family's Contact No.	:	01955-496182
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**ASMA BAGUM** 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 Cow Agriculture And Home Development.

## Proposed Nobin Udyokta Business Info

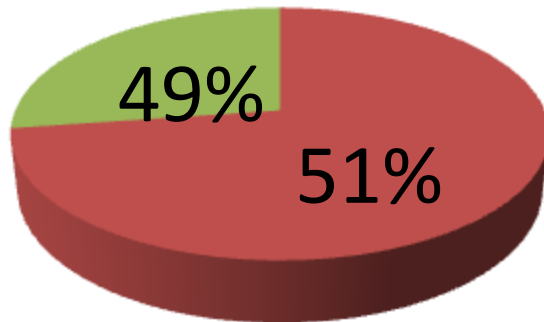
Business Name	:	<b>ALOMGIR STORE</b>
Location	:	Hobipur Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 82,000
Financing	:	Self BDT 42,000(from existing business) 49% Required Investment BDT 40,000(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; detargent vusi ata .Etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The mudidokan is Rented</li><li>▪Collects goods from donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
detargent ,vusi ,ata ,rice ,etc	3,000	90,000	1080,000
	0	0	0
<b>Total Sales (A)</b>	3,000	90,000	1080,000
<b>Less. Variable Expense</b>			
Detargent, vusi ,ata ,rice, etc	2,400	72,000	864,000
	0	0	0
<b>Total variable Expense (B)</b>	2,400	72,000	864,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	216,000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		0	0
Transportation		700	8,400
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,900</b>	<b>142,800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Detargen			5,000			10,000	15,000
Vusi			10,000			10,000	20,000
Ata			5,000			10,000	15,000
Rice			5,000			10,000	15,000
Oill			2,000				2,000
other			15,000				15,000
Security							
<b>Total</b>			<b>42,000</b>			<b>40,000</b>	<b>82,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:42,000**  
**Investor Investment:40,000**  
**Total Investment:82,000**

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
detargent vusi ata Etc	4000	120000	1440000	1512000	1587600
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
detargent vusi ata Etc	3200	96000	1152000	1209600	1270080
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		700	8400	8400	8400
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>	<b>99720</b>	<b>416646</b>
<b>Net Profit (E)= [C-D]</b>		<b>17900</b>	<b>214800</b>	<b>225540</b>	<b>236817</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	214,800	225540	236817
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		198800	408340
	<b>Total Cash Inflow</b>	<b>264,800</b>	<b>424,340</b>	<b>645,157</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>66,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>198,800</b>	<b>408,340</b>	<b>629,157</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

