

Proposed NU Business Name: **AMINUL STORE**



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. AMINUL ISLAM MOLLA
Age	:	01/02/1987 (30 Years)
Education, till to date	:	Class 07
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Viti Baghun, P.O: Viti Baghun-1613, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AYESHA KHATUN
(iii) Father's name	:	MD. HABIJ ULLA MOLLA
(iv) GB member's info	:	Branch: Raniganj, Centre # 35 (Female), Member ID: 2988, Group No: 02 Member since: 20/05/2001 to 2016 (15 Years) First Loan: BDT 5,000/- Existing Loan: BDT 20,000/-, Outstanding Loan: Nil
Further Information:		
(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	:	10 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-143952
Family's Contact No.	:	01744-692437
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AYESHA KHATUN joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMINUL STORE
Location	:	Chorbaghun Eidgah Field
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000 (from existing business) 62% Required Investment BDT 60,000 (as equity) 38%
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	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc▪Average 20 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Jamalpur, Kaliganj.▪Agreed grace period is 3 months.

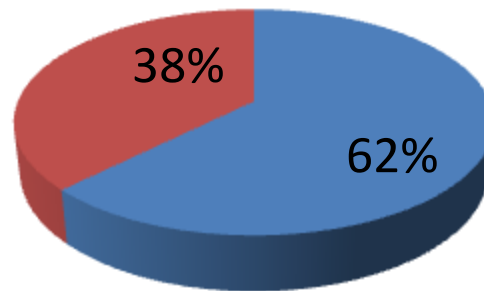
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,750	81,000
Net Profit (E) [C-D]		14,250	171,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rice	3 Sacks	2,300	6,900	7 Sacks	2,300	16,100	23,000
Pulse	1 Sack	4,500	4,500	2 Sacks	4,500	9,000	13,500
Flour	2 Sacks	1,020	2,040	3 Sacks	1,020	3,060	5,100
Salt	-	-	4,000	-	-	4,000	8,000
Sugar	2 Sacks	3,350	6,700	-	-	-	6,700
Bakery Items	-	-	5,000	-	-	5,000	10,000
Confectionary	-	-	5,000	-	-	-	5,000
Oil	30 Kg	80	2,400	50 Kg	80	4,000	6,400
Soyabin Oil	2 Carton	1,850	3,700	5 Carton	1,850	9,250	12,950
Soap/Detergent	-	-	10,000	-	-	4,000	14,000
Soft Drinks	20 Case	450	9,000	-	-	-	9,000
Cosmetics	-	-	10,000	-	-	4,000	14,000
Other Items	-	-	760	-	-	1,590	2,350
Security	-	-	30,000	-	-	-	30,000
Total			100,000			60,000	160,000



Source of Finance

- Entrepreneur's contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		500	6,000	7,200	9,000
Electricity Bill		300	3,600	4,200	4,560
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,100	85,200	89,860	94,760
Net Profit (E) [C-D]		22,900	274,800	288,140	302,140
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	274,800	288,140	302,140
1.3	Opening Balance of Cash Surplus		250,800	514,940
	Total Cash Inflow	334,800	538,940	817,080
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	250,800	514,940	793,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



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CENTRAL
DIVISION















FAMILY PICTURE