

Proposed NU Business Name: **AL AMIN STORE**



Project identification and prepared by: Md. Asadul Haque,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	AL AMIN HOSSAIN
Age	:	15/05/1995 (22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother and 2 SisterS
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743 , P.S: Kapashia, 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	:	ROSHEDA BEGUM
(iii) Father's name	:	BILLAL HOSSAIN
(iv) GB member's info	:	Branch: Sreepur, Centre # 51 (Female), Member ID: 5197/1, Group No: 09 Member since: 10/02/2003 to 2013 (10 Years) First Loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/- Outstanding Loan: Null
(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	:	Cow Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-855777
Family's Contact No.	:	01767-813156
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROSHEDA BEGUM joined Grameen Bank since 10 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	:	AL AMIN STORE
Location	:	Hailjor School Market.
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 75,000 (from existing business) 56% Required Investment BDT 60,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bakery Items, Oil, Soap, Detergent, Soft Drinks, Chicken, Cycle Parts etc▪Average 20 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Kapasia bazar.▪Agreed grace period is 3 months.

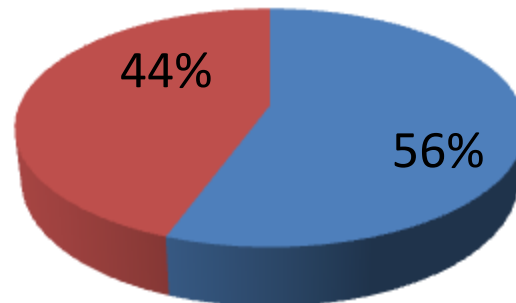
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bakery Items, Oil, Soap, Detergent, Soft Drinks,Chicken, Cycle Parts etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Bakery Items, Oil, Soap, Detergent, Soft Drinks,Chicken, Cycle Parts etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,550	78,600
Net Profit (E) [C-D]		11,450	1,37,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	5,000	-	-	5,000	10,000
Confectionary	-	-	3,000	-	-	4,000	7,000
Oil	100 P	70	7,000	100 P	70	7,000	14,000
Soap	200 P	45	9,000	80 P	45	3,600	12,600
Detergent	80 P	50	4,000	80 p	50	4,000	8,000
Soft Drinks	02 case	550	1,100	10 case	550	5,500	6,600
Chicken	160 Kg	160	25,600	100 Kg	160	16,000	41,600
Betal leaf	-	-	8,000	-	-	-	8,000
Cycle parts	-	-	7,000	-	-	10,000	17,000
Other Items	-	-	5,300	-	-	4,900	10,200
Total			75,000			60,000	1,35,000



Source of Finance

- Entrepreneur's contibution 75,000
- Investor's Investment 60,000
- Total 1,35,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery Items, Oil, Soap, Detergent, Soft Drinks,Chicken, Cycle Parts etc	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
Bakery Items, Oil, Soap, Detergent, Soft Drinks,Chicken, Cycle Parts etc	3,360	100,800	1,209,600	1,270,080	1,333,584
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080	1,333,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Electricity Bill		300	3,600	3,800	4,000
Transportation		1,100	13,200	15,000	16,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,900	82,800	85,100	86,500
Net Profit (E) [C-D]		18,300	2,19,600	2,32,420	2,46,896
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	2,19,600	2,32,420	2,46,896
1.3	Opening Balance of Cash Surplus		1,95,600	4,04,020
	Total Cash Inflow	2,79,600	4,28,020	6,50,916
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	1,95,600	4,04,020	6,26,916

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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FAMILY PICTURE

