

Proposed NU Business Name: ALLAHAR DAN GENERAL STORE.



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md shaharier Hossen Samim
Age	:	15-12-1998 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers .
Address	:	Vill: Talna ,P.O: Talna ,P.S: Khilkheta Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mossamad Jahanara Khatun.
(iii) Father's name	:	Md Humaun Kabir.
(iv) GB member's info	:	Branch: Dakshinkhan, Centre 13 (Female), Member ID:2644 , Group No: 05 Member since: 20-6-2006(12 Years) First loan: BDT = 5,000 /- Outstanding loan:= Nill
Further Information:		
(v) Who pays GB loan installment	:	No
(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 & Skill Own Business and Training Info	:	6 years of business experience. 6 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.	:	01832887100
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mossamad Jahanara Khatun joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Allahar Dan Genaral Store.
Location	:	Talna Khilkhet Dhaka.
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 400,000/- (from existing business) 57% Required Investment BDT 300,000/- (as equity) 43 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	30 ft x 26 ft= 780 square ft
Security of the shop	:	Own Shop
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice ,Suger ,Coldrinks etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from iccapura bazar .▪Agreed grace period is 3 months.

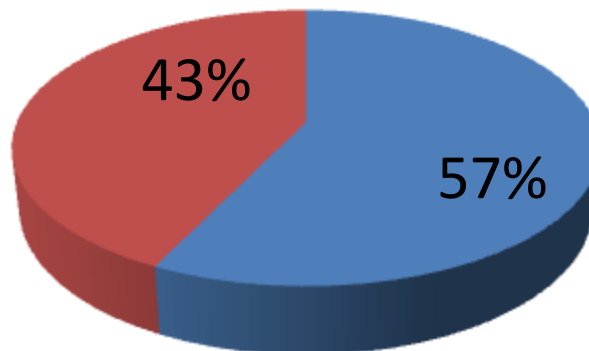
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Grocery items	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Electricity Bill		1200	14,400
Transportation		4,000	48,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		14,500	174,000
Net Profit (E) [C-D]		9,500	114,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	40	2900	116000	Rice	30	2900	87,000	203,000
Dal	5	5500	27500	Dal	5	5500	27,500	55,000
Oil	200	85	17000	Oil	150	85	12,750	29,750
Flower	4	1450	5800	Flower	4	1450	5,800	11,600
Ata	3	1350	4050	Ata	3	1350	4,050	8,100
Bhussi	5	1500	7500	Bhussi	5	1500	7,500	15,000
Feed	20	680	13600	Feed	20	680	13,600	27,200
Horlicks	150	480	72000	Horlicks	100	480	48,000	120,000
Cosmetics	500	135	67500	Cosmetics	500	135	67,500	135,000
Machinaries	2	15000	30000				0	30,000
Others			39050	Others			26,300	65,350
Total			400,000				300,000	700,000

Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 300000 ■ Total 700000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery items	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					
Grocery items	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					
Electricity Bill		1260	15,120	15,876	16,670
Transportation		4,400	52,800	55,440	58,212
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation			6,000	6,000	6,000
Total Fixed Cost		12,120	151,440	155,712	160,198
Net Profit (E) [C-D]		17,880	208,560	222,288	236,702
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	208,560	222,288	236,702
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		94,560	202,848
	Total Cash Inflow	514,560	322,848	445,550
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	94,560	202,848	325,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business :06 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



















পরিচালনা পরিষদের কার্যালয়

ডুমুরী ইউনিয়ন পরিষদ

কেন্দ্রীয় কার্যালয়, পল্লী অফিস, পুরাতন সিংগার, ডাক-১১১১।

ট্রেড লাইসেন্স

স্মারক: ১১১১/১১১১
তারিখ: ১১/১১/১১

স্বত্বাধারক নাম: আব্দুল হামিদ ঠিকানা: ডুমুরী

স্বত্বাধারক ঠিকানা: ডুমুরী

স্বত্বাধারক পেশা: কৃষক

স্বত্বাধারক ঠিকানা: ডুমুরী

স্বত্বাধারক নাম: আব্দুল হামিদ

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স্বত্বাধারক পেশা: কৃষক

স্বত্বাধারক ঠিকানা: ডুমুরী

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স্বত্বাধারক ঠিকানা: ডুমুরী

তারিখ: ১১/১১/১১

স্বাক্ষর: আব্দুল হামিদ
স্বাক্ষর: আব্দুল হামিদ

FAMILY PICTURE

