

**Proposed NU Business Name: ALI STORE**

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Project verified by: Md.Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>AMJAD HOSSAIN</b>
Age	:	16-10-1993(34Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	3 Brothers
Address	:	Vill: Dakshin usufpur P.O: Joypara ; P.S: Dohar 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	:	<b>MALENCHA BEGUM</b>
(iii) Father's name	:	<b>DANES SHIEKH</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 03 (Female), Member ID: 4189, Group No: 07 Member since: 2012-2017(05Years) First loan: BDT 4000/- Existing loan: 25,000 Outstanding loan: 14550
Further Information:	:	
(v) Who pays GB loan installment	:	Son
(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.)	:	No
Business Experiences and Training Info	:	17 years experience in running business. 17 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	<b>-000000</b>
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALENCHA BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

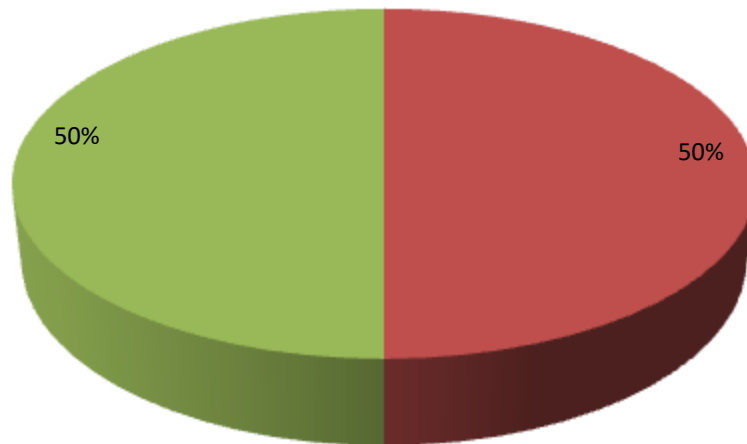
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALI STORE</b>
Location	:	Usuf bazar,Dohar, Dhaka
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
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
Implementation	:	<ul style="list-style-type: none"><li>▪The goods like, grossary , Item e.t.c.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The shop is Owned.</li><li>▪Collects goods from Joypara .</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossary	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Grossary	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
	0	0	50,000			50,000	100,000
Grossary							
	0	0	50,000	0	0	50,000	100,000

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grossary	2900	87000	1044000	1096200	1151010
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>1096200</b>	<b>1151010</b>
<b>Less Variable Expense (B)</b>					
Grossary	<b>2465</b>	<b>73950</b>	<b>887400</b>	931770	<b>978359</b>
<b>Total Variable Expense</b>	<b>2465</b>	<b>73950</b>	<b>887400</b>	<b>931770</b>	<b>978359</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>435</b>	<b>13050</b>	<b>156600</b>	<b>164430</b>	<b>172652</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>	<b>73900</b>	<b>74615</b>
<b>Net Profit (E)= [C-D]</b>		<b>6950</b>	<b>83400</b>	<b>87570</b>	<b>91949</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63400	130970
	<b>Total Cash Inflow</b>	<b>133,400</b>	<b>150,970</b>	<b>222,919</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,400</b>	<b>130,970</b>	<b>202,919</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# Family picture