

## Proposed NU Business Name: AL AMIN STORE



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Donbari tangail

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

Name	:	<b>AL AMIN</b>
Age	:	12-05-1991 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Dowail P.O: Dowail P.S: Sorishabari Dist: Jamalpur
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>MOST: SAHERA</b>
(iii) Father's name	:	<b>MD: ANSAR</b>
(iv) GB member's info	:	Branch: Kendua , Centre # 34 (Female), Member ID: 7184, Group No: 08 Member since: 2011 raning (06 Years) First loan: BDT 10,000 Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 16,800
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-345094
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: SAHERA** Joined Grameen Bank Since 06 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

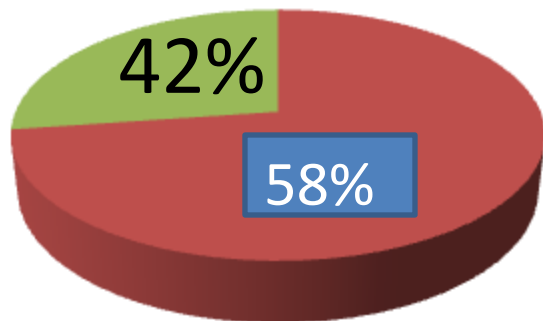
Business Name	:	<b>Al Amin Store</b>
Location	:	Kendua,donbari,Tangail.
Total Investment in BDT	:	BDT 95,000
Financing	:	Self BDT 55,000(from existing business) 58% Required Investment BDT 40,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	40,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; biscut,soap, etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employee.</li> <li>▪The Shop is Rented</li> <li>▪Collects goods from Donbari.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
biscut,soap, etc.	3,000	90,000	1080000
<b>Total Sales (A)</b>	3,000	90,000	1080000
<b>Less. Variable Expense</b>			
biscut,soap, etc.	2,550	76,500	918000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	2,550	76,500	918000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity bill		100	1,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		300	3,600
Guard		0	0
Genaretor		150	1,800
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,250</b>	<b>87,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,250</b>	<b>75,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
biscut			2,000			40,000	42,000
Cold drinks			5,000				5,000
chanachur			1,500				1,500
shampu			2000				2,000
Others			5,000				5,000
Security			40,000				40,000
<b>Total</b>			<b>55,000</b>			<b>40,000</b>	<b>95,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:55,000**  
**Investor Investment:40,000**  
**Total Investment:95,000**

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscut,soap, etc	3500	105000	1260000	1323000	1389150
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
biscut,soap, etc	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		100	1200	14400	172800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator		150	1800	1800	1800
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>7250</b>	<b>85200</b>	<b>96300</b>	<b>255015</b>
<b>Net Profit (E)= [C-D]</b>		<b>13750</b>	<b>165000</b>	<b>173250</b>	<b>181913</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	40,000		
1.2	Net Profit	165,000	173250	181912.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149000	306250
	<b>Total Cash Inflow</b>	<b>205,000</b>	<b>322,250</b>	<b>488,163</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>149,000</b>	<b>306,250</b>	<b>472,163</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 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

