

Proposed NU Business Name: **ALAUDDIN STORE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Abadot Hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALAUDDIN
Age	:	17 /12 /1985 (33 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Sons 0 Daughter 0
No. of siblings:	:	04 Brother 03 Sisters
Address	:	Vill: South Sotor P.O: South Sotor, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEYARA BEGUM
(iii) Father's name	:	MD.MOSTOFA SAWDAGOR
(iv) GB member's info	:	Branch: Mohamaya , Centre # 09 /(Female), Member ID:2631/1, Group No: 07 Member since: 01-02-2000-2007 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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 No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01816-822857
Mother's Contact No.	:	01879-764441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEYARA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

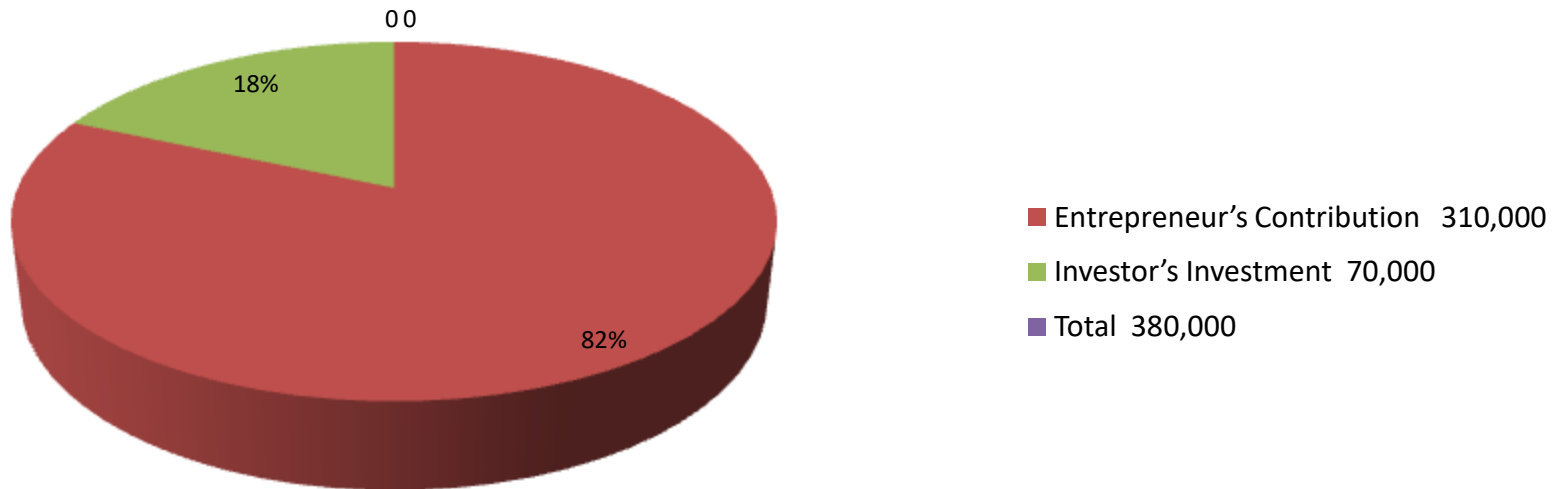
Proposed Nobin Udyokta Business Info

Business Name	:	ALAUDDIN STORE
Location	:	Mirza Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,80,000/-
Financing	:	Self BDT 3,10,000/- (From Existing Business) 82% Required Investment Bdt,70,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like soft drink,parasut oil,rice,sope,soyabeen oil& others▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soyabeen oil,sope,rice, soft drink etc.	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Soyabeen oil,sope,rice, soft drink etc.	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		2500	30000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		1000	12000
Entertainment		200	2400
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10000	120000
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Soyabeen oil	100	200	20,000	50	200	10,000	30,000
Rice	20	2,200	44,000	10	2,200	22,000	66,000
Atta	20	1,800	36,000	10	1,800	18,000	54,000
Sope	0	0	20,000			10,000	30,000
parasut oil	0	0	20,000			10,000	30,000
wheel powder	0	0	20,000			0	20,000
soft drink	0	0	30,000			0	30,000
others			20,000			0	20,000
Security			100,000			0	100,000
			0			0	0
Total	140	4200	310,000	70	4,200	70,000	380,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soyabeen oil,sope,rice, soft drink etc.	3700	111000	1332000	1398600	1468530
	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
Soyabeen oil,sope,rice, soft drink etc.	3145	94350	1132200	1188810	1248251
Total Variable Expense	3145	94350	1132200	1188810	1248251
Contributon Margin (CM) [C=(A-B)]	555	16650	199800	209790	220280
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		1000	12000	12000	12000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10000	120000	120580	121169
Net Profit (E)= [C-D]		6650	79800	83790	87980
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	79,800	83790	87979.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		51800	107590
	Total Cash Inflow	149,800	135,590	195,570
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	51,800	107,590	167,570

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mirza Bazar, chagalnaiya
.feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









सुभाष चन्द्र बोस का चित्र

FOODS