

Proposed NU Business Name: **ALAMGIR STORE**



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Jamurki Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAH ALAM
Age	:	15-05-1994 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Bar Pakhia P.O: Elasin, P.S: Delduar , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAJIA
(iii) Father's name	:	ALAMGIR HOSSAIN
(iv) GB member's info	:	Branch: Elasin, Centre # 30(Male), Member ID: 3981/2, Group No: 06 Member since: 21-08-2008 (7 Years) First loan: BDT10,000
Further Information:		Outstanding loan: BDT 86,854
(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	:	5 years experience in running business. He has 1 years training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01710424890
Mother's Contact No.	:	01765027700
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkia Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJIA joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & Cow Purchase.

Proposed Nobin Udyokta Business Info

Business Name	:	ALAMGIR STORE
Location	:	Noyachor Bazar.Delduar Tangail
Total Investment in BDT	:	BDT 2,50,000 /-
Financing	:	Self 1,50,000/- (from existing business) 60% Required Investment BDT 1,00,000/- (as equity) 40 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 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; Rice,Pulse,Oil.Flour ,Grocery Itemsetc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own▪Collects goods from Tangail▪Agreed grace period is 4 months.

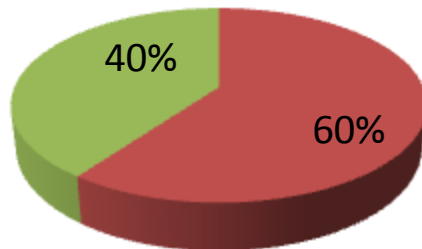
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)		0	0
Groceries Item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			0
Groceries Item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense		0	0
Rent		0	0
Electricity bill		450	5400
Transportation		800	9600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		150	1800
Generator		150	1800
Mobile bill		200	2400
Total fixed cost (D)		6,800	81600
Net Profit (E)= [C-D]		6,700	80400

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice,Pulse,Flour etc	75,000	50,000	125000
Biscouit,Chanachur,Soft drinks etc	60,000	50,000	110000
Freeze	15,000	0	15000
			0
Total	150,000	100000	250000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries Item	4500	135000	1620000	1701000
Item	0	0	0	0
Total Sales (A)	4500	135000	1620000	1701000
Less Variable Expense				
Grocaries Item	3825	114750	1377000	1445850
Item	0	0	0	0
Total variable Expense (B)	3,825	114750	1377000	1445850
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150
Less Variable Expense				
Rent		0	0	6,000
Electricity bill		450	5400	6000
Transportation		1,000	12,000	12,500
Salary (Self)		5000	60000	60000
Salary(Staff)		0	0	0
Entertainment		400	4800	5200
Generator		150	1800	1800
Guard		150	1800	1800
Mobile bill		400	4800	4800
Total fixed cost (D)		7,400	88,800	96,300
Net Profit (E)= [C-D]		12850	154200	158,850
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	154,200	158,850
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		94200
	Total Cash Inflow	254200	253050
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	94,200	193,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 08 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



আলমগীর স্টোর

বিশ্বের
বাজার









স্বামী ফার্মার মিলন
লক্ষ্মী প্রায়



শক্তি ফ্র্যাঞ্চাইজার মিতাল



FAMILY PICTURE

