

## Proposed NU Business Name: **ALAMIN STORE**



Project identification and prepared by: MD Jahangir Ferdous  
Munsiganj Unit, Munsiganj  
Project verified by: Shushanto Kumar Biswash



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

Name	:	<b>ALAMIN SAYAL</b>
Age	:	03-03-1983 (33 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	07 Brothers and 03 Sisters
Address	:	Vill: Banikpara P.O: Pancshar P.S: Munsiganj , Dist: Munsiganj .
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>RANU BEGUM</b>
(iii) Father's name	:	<b>LATEHELU SAYAL</b>
(iv) GB member's info	:	Branch Panchsar, Centre 14 (Female), Member ID: 1368, Group No: 05 Member since: 12-04-2007 (08 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	12 years experience in running business. 12 Years in own business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01925-301976
Family's Contact No.	:	01923-532695
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit,Munsiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RANU BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALAMIN STORE</b>
Location	:	Banikpara more, Pancshar, munsiganj Sadar.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (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 business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Bakery items, etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪ The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

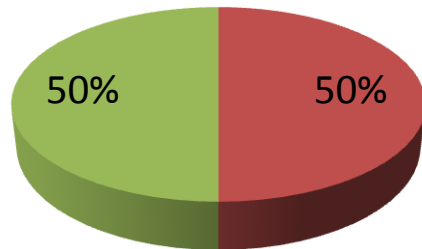
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuit, Chips, Bakery items, etc.	3100	93000	1116000
<b>Total Sales (A)</b>	3100	93000	1116000
<b>Less Variable Expense</b>			
Biscuit, Chips, Bakery items, etc.	2635	79050	948600
<b>Total variable Expense (B)</b>	2,635	79050	948600
<b>Contribution Margin (CM) [C=(A-B)]</b>	465	13950	167400
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,450	89400
<b>Net Profit (E)= [C-D]</b>		6,500	78000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	1	5000	5,000	1	10,000	10,000	15,000
Chips	1	5000	5,000	1	7000	7,000	12,000
Soft drinks	20	450	9,000	40	450	18,000	27,000
Others	1	10000	10,000	0	0	0	10,000
Banana	1	6000	6,000	1	10000	10,000	16,000
Coil	1	5000	5,000	0	0	0	5,000
Bakery items	1	10000	10,000	1	5000	5,000	15,000
<b>Total</b>	<b>26</b>	<b>0</b>	<b>50,000</b>	<b>44</b>	<b>0</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



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

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Biscuit, Chips, Bakery items, etc.	4500	135000	1620000	1701000
<b>Total Sales (A)</b>	4500	135000	1620000	1701000
<b>Less Variable Expense</b>				
Biscuit, Chips, Bakery items, etc.	3825	114750	1377000	1445850
<b>Total variable Expense (B)</b>	3,825	114750	1377000	1445850
<b>Contribution Margin (CM) [C=(A-B)]</b>	675	20250	243000	255150
<b>Less Variable Expense</b>				
Rent		1,500	18000	18,000
Electricity bill		500	6000	6500
Transportation		500	6000	6,500
Salary (self)		5000	60000	60000
Generator		150	1800	1800
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		8,050	94,800	95,900
<b>Net Profit (E)= [C-D]</b>		12200	146400	159,250
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	146,400	159,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		116,400
	<b>Total Cash Inflow</b>	196400	275650
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	116,400	245650

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 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





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



আলামিন

নাম: আলামিন হৈয়াল  
 Name: Alamin Sayal  
 পিতা: মৃত হেদু হৈয়াল  
 মাতা: রানু বেগম

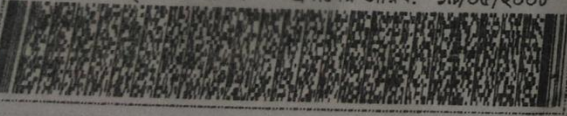
Date of Birth: 03 Mar 1983  
 ID NO: 5915676184565

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
 কেহাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বনিকা গাড়া, পঞ্চসার, ডাকঘর: পঞ্চসার - ১৫০০, মুন্সীগঞ্জ  
 সদর, মুন্সীগঞ্জ

*[Signature]*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৫/২০০৮



প্রত্যয়ন পত্র

আমি জনাব আমার এই মর্মে প্রত্যয়ন করিতেছি যে  
 রানু বেগম চ-৩৫- প্রায়ের কাছাকাছি- মদনপুর  
 ডিবি ব্রহ্মচরী জেলা ও নিয়ন্ত্রিত- মদনপুর ডিবি।  
 ডিবি চ-৩৫-ইলো ডিবি এ।

আমি জনাব আমার কাছাকাছি- মদনপুর ডিবি

স্বাক্ষর

আলামিন

স্বাক্ষর:-

নাম: জনাব

প্রায়: কাছাকাছি

ডিবি: মদনপুর

মদনপুর

মদনপুর-৬

ডিবি: মদনপুর

ডিবি: মদনপুর

মদনপুর ডিবি মদনপুর

# FAMILY PICTURE