

Proposed NU Business Name: AULAD STORE

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Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | AULAD HOSSAIN SHEIKH |
| Age | : | 01-03-1983(33 Years) |
| Education, till to date | : | Class Three |
| Marital status | : | Married |
| Children | : | 2 Son |
| No. of siblings: | : | 3 Brother & 3 Sister |
| Address | : | Vill: Vortacharjerbag, P.O: Ponchosar P.S: Munshiganj sadar Dist: Munshiganj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | KADBANU BEGUM |
| (iii) Father's name | : | AWAL SHEIKH |
| (iv) GB member's info | : | Branch: Sonarong Ponchosar, Centre # 25 (Female), Member ID: 2481/2, Group No: 05 Member since: 20-04-1987 (2 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 10000/- Outstanding loan: BDT 0/- |
| (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 | : | Twenty two years experience in running business. He has training Two years |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | No |
| Entrepreneur Contact No. | : | 01938-190179 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KADBANU BEGUM joined Grameen Bank since 02 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 | : | AULAD STORE |
| Location | : | Vartacharjerbag, Ponchosar, Munshiganj. |
| Total Investment in BDT | : | BDT 1,50,000/- |
| Financing | : | Self BDT 1,00,000(from existing business) 59% Required Investment BDT 50,000(as equity) 41% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, salt,sugar,drinking water, oil,juce,chips, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing.no employee. ▪He is doing his business in renting place. ▪Collects goods from Mirkadim, Rikabi bazar. ▪Agreed grace period is 3 months. |

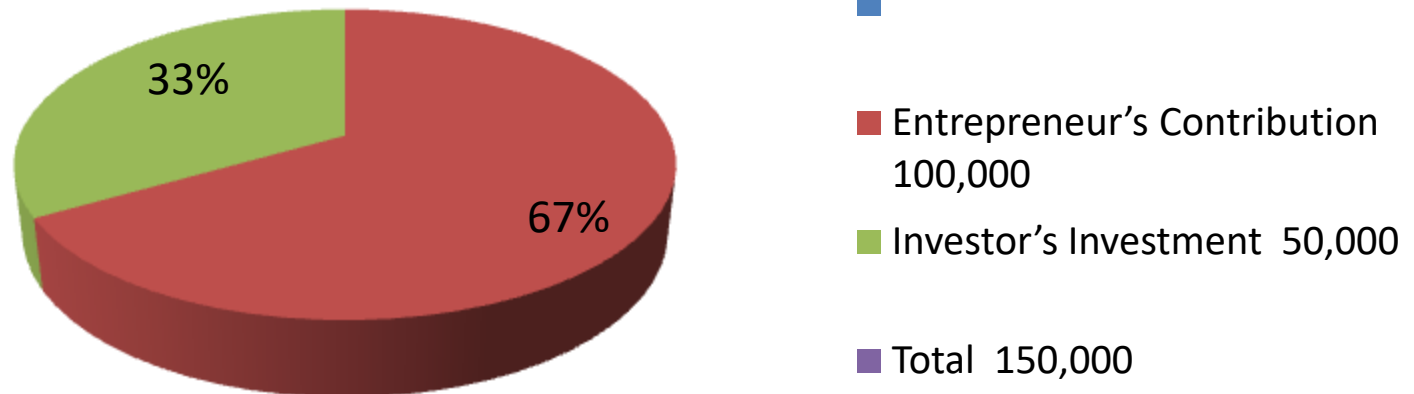
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|-----------------|
| Revenue (sales) | | | |
| Grocery item | 2,000 | 60,000 | 7,20,000 |
| Total Sales (A) | 2,000 | 60,000 | 7,20,000 |
| Less. Variable Expense | | | |
| Grocery item | 1,700 | 51,000 | 6,12,000 |
| Total variable Expense (B) | 1,700 | 51,000 | 6,12,000 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 1,08,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 500 | 6,000 |
| Transportation | | | |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | | |
| Total fixed Cost (D) | | 6,000 | 72,000 |
| Net Profit (E) [C-D] | | 3,000 | 36,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------------|-----------------|---------------|-----------------|
| Rice (20b x 2600t) | 52,000 | 25,000 | 77,000 |
| Solt (200 px 35) | 7,000 | | 7000 |
| Sugar (1b x 3300) | 3,300 | | 3,300 |
| Juce (4k x 61) | 6,649 | | 6,649 |
| Drinking Water | 15,000 | 25000 | 40,000 |
| Chips,Ata,Oil | 2,051 | - | 2,051 |
| Other | 14,000 | | 14,000 |
| Total | 1,00,000 | 50,000 | 1,50,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2 nd Year | 3 rd Year |
|---|--------------|---------------|-----------------|----------------------|----------------------|
| Revenue (sales) | | | | | |
| Grocery item | 2,300 | 69,000 | 8,28,000 | 8,69,400 | 9,12,870 |
| Total Sales (A) | 2,300 | 69,000 | 8,28,000 | 8,69,400 | 9,12,870 |
| Less. Variable Expense | | | | | |
| Grocery item | 1,955 | 58,650 | 7,03,800 | 7,38,990 | 7,75,939 |
| Total variable Expense (B) | 1,955 | 58,650 | 7,03,800 | 7,38,990 | 7,75,939 |
| Contribution Margin (CM) [C=(A-B)] | 345 | 10,350 | 1,24,200 | 1,30,410 | 1,36,930 |
| Less. Fixed Expense | | | , | | |
| Electricity Bill | | 500 | 6,000 | 6,000 | 6,000 |
| Mobile Bill | | 500 | 6,000 | 6,000 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | | | | |
| Non Cash Item | | | | | |
| Total Fixed Cost | | 6,000 | 72,000 | 72,000 | 72,000 |
| Net Profit (E) [C-D] | | 4,350 | 55,200 | 58,410 | 64,930 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|-----------------|---------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 55,200 | 58,410 | 64,930 |
| 1.3 | Depreciation (Non cash item) | 0 | | |
| 1.4 | Opening Balance of Cash Surplus | | 35,200 | 76,610 |
| | Total Cash Inflow | 1,05,200 | 93,610 | 1,38,540 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 35,200 | 76,610 | 118540 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 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



बिना आप के नहीं बनता
Sada Waqt Ke Sahi
सदा वक़्त के साथ
आपके साथ हमें मिलना...

MADINA







FAMILY PICTURE