

Proposed NU Business Name: **AKASH STORE**



Project identification and prepared by: Anarul Islam,
Mawna Unit, Gajipur

Project verified by Md. Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ASRAFUL ISLAM JOY
Age	:	06-05-1997(20 Years)
Education, till to date	:	H.S. C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Shingdige, P.O: MawnaP.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GOLAPE BEGUM
(iii) Father's name	:	MOMMAD ALI
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 46 (Famale), Member ID: 4428, Group No: 04 Member since: 21/08/2005(12Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan: 65,380
(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	:	10 years experience in 10 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01993-637006
Mother's Contact No.	:	01726-386799
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPE BEGUM joined Grameen Bank since 12 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKASH STORE
Location	:	Simlapara bazar,Sreepur, Gazipur
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft= 150square 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,oil,dal,sugar soap Juice ,Biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪The shop is Rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

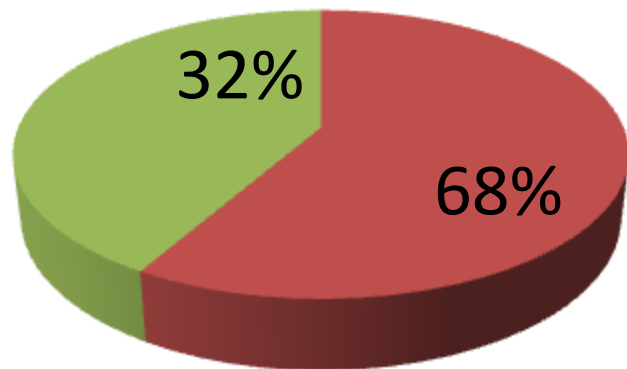
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	3,600	1,08,000	1,296,000
Total Sales (A)	3,600	1,08,000	1,296,000
Less. Variable Expense			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	3,060	91,800	1,101,600
Total variable Expense (B)	3,060	91,800	1,101,600
Contribution Margin (CM) [C=(A-B)]	5,40	16,200	1,94,400
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		8,00	9,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Generator		2,00	2,400
Mobile Bill		5,00	6,000
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice(25x2550)	63750	25,500	89250
Dal (2x3000)	6000	6000	12000
Soya bin (30 x84)	2520	4200	6720
Shop(250x35)	8750	7000	15750
Powder(200x45)	9000	0	9000
Soft Drink(15x450)	6750	9000	15750
Biscuit25x450)	11250	13500	24750
Security	30000	0	30000
Others	11980	4800	16780
Total	1,50,000	70,000	2,20,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 100,000
- Total 240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	6,000	1,80,000	2,160,000	2,268,000
Total Sales (A)	6,000	1,80,000	2,160,000	2,268,000
Less. Variable Expense				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	5,100	1,53,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)	9,00	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		1,500	18,000	18,500
Transportation		1,600	19,200	19,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		5,00	6,000	6,500
Guard		2,00	2,400	2,400
Mobile Bill		7,00	8,400	8,800
Total Fixed Cost		13,500	1,62,000	1,63,700
Net Profit (E) [C-D)		13.500	1.62.200	1.76.500

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,62,000	1,76,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		54,620
	Total Cash Inflow	2,32,000	2,31,120
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	65,380	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,77,380	42,000
3	Net Cash Surplus	54,620	1,89,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



















FAMILY PICTURE

