

## Proposed NU Business Name: ALAUDDIN STORE



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.RAJON SARKAR.</b>
Age	:	12-02-1999 (18 YEARS)
Education, till to date	:	S.S.C Pass.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother, 1 Sister.
Address	:	Vill: MARIA P/O:KORKORI,P.S:PABA, DIST:RAJSHAHI.
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>MST. RAZUFA BEGUM.</b>
(iii) Father's name	:	<b>MD.ALAUDDIN.</b>
(iv) GB member's info	:	Branch: parila paba,Centre #29(Female), Member ID: 2356, Group No: 03. Member since: 10/01/2011 Running ( 06 Years) First loan: BDT 20,000.
Further Information:		Existing Loan: BDT 100,000 Outstanding loan: 99493.
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-Agriculture.
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01787402247
Mother's Contact No.	:	01918883675
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAZUFA BEGUM** joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALAUDDIN STORE.</b>
Location	:	Maria.korkori.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50000/-(as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10*20=200 squre ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Grocery goods.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

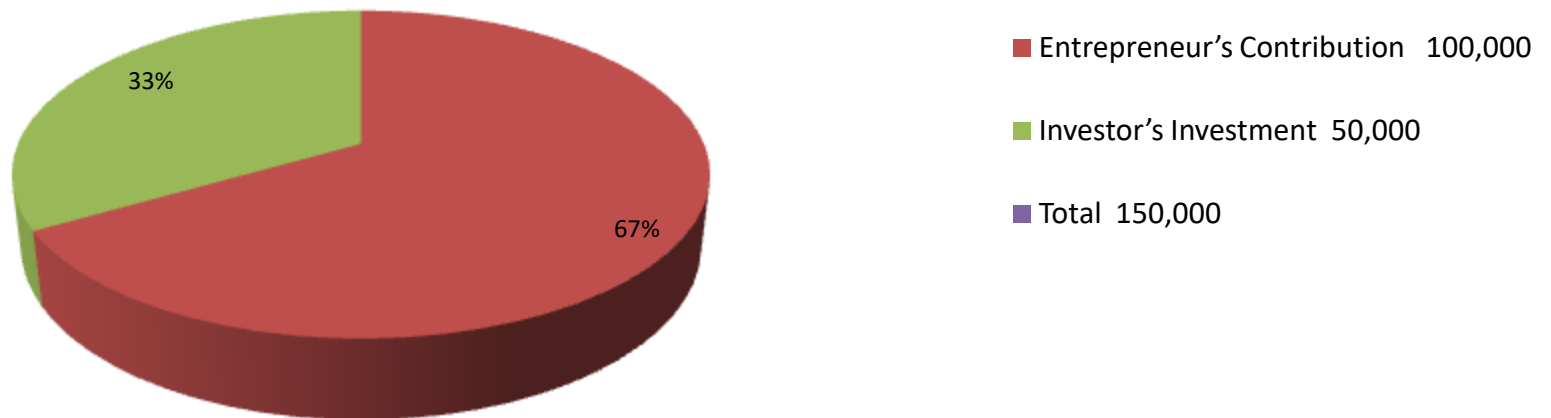
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sales	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>		0	
Sales	4,500	135,000	1620000
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,700</b>	<b>104,400</b>

# Investment Breakdown

	Existing	proposed	
Grocery Goods	100,000	50000	150,000
Total	100,000	50000	150,000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Sales	5500	165000	1980000	2079000	2182950
<b>Total Sales (A)</b>	5500	165000	1980000	2079000	2182950
<b>Less. Variable Expense</b>		0	0	0	0
Salse	4950	148500	1782000	1871100	1964655
<b>Total variable Expense (B)</b>	4950	148500	1782000	1871100	1964655
<b>Contribution Margin (CM) [C=(A-B)]</b>	550	16500	198000	207900	218295
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6300	75700	75700	75700
<b>Net Profit (E) [C-D]</b>		10200	122300	132200	142595
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	122300	132200	142595
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>102,300</b>	<b>214500</b>
	<b>Total Cash Inflow</b>	<b>172,300</b>	<b>234500</b>	<b>357095</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>102,300</b>	<b>214500</b>	<b>337095</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop.Maria,korkori.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





SAT  
3  
10  
6 17  
23 24  
30



# FAMILY PICTURE

