

ALFI VARIETIES STORE



Project identification by: Nurul Amin, Unit Manager, Bason, Gazipur

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FORHAD HASAN
Age	:	20-11-1984 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Digeerchala P.O: Chandona P.S: Joydebpur 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	:	FATEMA
(iii) Father's name	:	HAJI SANAULLAH
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 81 (Female), Member ID: 8371, Group No: 03 Member since: 01-01-1999 (16 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 1,50,000 Outstanding loan: BDT 46,600
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Grocery shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-214637
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fatema is a member of Grameen Bank since 16 years. At first she took 4,000 taka loan from Grameen Bank. Fatema Begum gradually took loan from GB. Utilize loan in her husband grocery shop.

Proposed Nobin Udyokta Business Info

Business Name	:	ALFI VARIETIES STORE
Location	:	Digeerchala, Chandona, Chourasta, Gazipur
Total Investment in BDT	:	4,90,000 taka
Financing	:	Self BDT 2,40,000 (from existing business) 49% Required Investment BDT 2,50,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Chourasta, Joydebpur.▪Agreed grace period is 4 months.

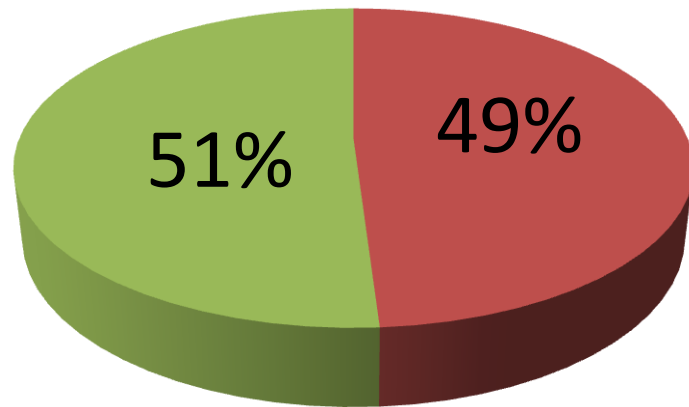
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,960	118,800	1,425,600
Total variable Expense (B)	3,960	118,800	1,425,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Transportation		1,000	12,000
Entertainment		300	3,600
Salary (self)		4,000	48,000
Mosque bill		50	600
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	2,16,000	2,50,000	4,66,000
Fridge	24,000	-	24,000
Total	2,40,000	2,50,000	4,90,000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 250,000
- Total 490,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	7,040	211,200	2,534,400	2,661,120	2,794,176
Total variable Expense (B)	7,040	211,200	2,534,400	2,661,120	2,794,176
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		350	4,200	4,800	4,800
Mobile bill & SMS Monitoring		550	6,600	7,000	7,000
Transportation		1,000	12,000	13,000	13,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,000	36,000	36,000	36,000
Mosque bill		50	600	600	600
Non Cash Item					
Depreciation		400	4,800	4,800	4,800
Total Fixed Cost		14,350	172,200	174,200	174,200
Net Profit (E) [C-D]		14,450	173,400	188,680	206,824
Investment Payback			100,000	100,000	100,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	173,400	188,680	206,824
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		78,200	171,680
	Total Cash Inflow	428,200	271,680	383,304
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	78,200	171,680	283,304

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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
Local competitors;

Pictures



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Badami

Australia
Small Lentils
Product of Australia

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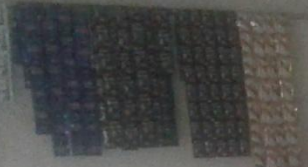
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কস্টার ফল
গুণমান

Gillette

FRUITY

STÄBLER





বাংলাদেশ ব্যক্তি







FAMILY PICTURE

