

ALOM VARIETIES STORE



Project identification by: Motiar Rahman, Unit Manager, Dhigor, Tangail
Project prepared by: Md Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ALAMGIR HOSSAIN
Age	:	05-01-1990 (25 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Kalidash para P.O: Zahidgonj P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST. ALEYA BEGUM
(iii) Father's name	:	MD JAMIR ALI
(iv) GB member's info	:	Branch: Ghatail Centre # 09 (Male), Member ID: 1754, Group No: 03 Member since: 30-01-1995 (20 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 1,50,000 Outstanding loan: BDT 1,03,800
(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	:	Fifteen 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.	:	01671-280551
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md Jamir Hossain is a member of Grameen Bank since 20 years. At first he took 5,000 taka loan from Grameen Bank. Md Jamir Hossain gradually took loan from GB. Utilize loan in his grocery shop.

Proposed Nobin Udyokta Business Info

Business Name	:	ALOM VARIETIES STORE
Location	:	At entrepreneur own house, Kalidahs para, Tangail
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 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, Spice, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg, TSP, Potash, Urea Fertilizer etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Hamidpur and Ghatail.▪Agreed grace period is 4 months.

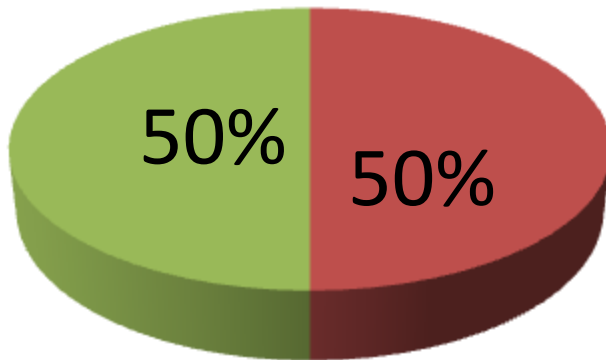
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	2,000	60,000	720,000
TSP, Potash, Urea Fertilizer	1,500	45,000	540,000
Flexi-Load (4,000/1000) x 27	108	3,240	38,880
Total Sales (A)	3,608	108,240	1,298,880
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	1,800	54,000	648,000
TSP, Potash, Urea Fertilizer	1,350	40,500	486,000
Total variable Expense (B)	3,150	94,500	1,134,000
Contribution Margin (CM) [C=(A-B)]	458	13,740	164,880
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		6,000	72,000
Others		200	2,400
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		6,240	74,880

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	60,000	75,000	1,35,000
TSP, Potash, Urea Fertilizer	60,000	75,000	1,35,000
Flexi-Load	10,000	-	10,000
Fridge	20,000	-	20,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

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	3,500	105,000	1,260,000	1,323,000	1,389,150
TSP, Potash, Urea Fertilizer	2,500	75,000	900,000	945,000	992,250
Flexi-Load (5,000/1,000) x 27	135	4,050	48,600	51,030	53,582
Total Sales (A)	6,135	184,050	2,208,600	2,319,030	2,434,982
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,150	94,500	1,134,000	1,190,700	1,250,235
TSP, Potash, Urea Fertilizer	2,250	67,500	810,000	850,500	893,025
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution Margin (CM) [C=(A-B)]	735	22,050	264,600	277,830	291,722
Less. Fixed Expense					
Electricity Bill		600	7,200	7,800	8,000
Mobile bill & SMS Monitoring		550	6,600	6,600	6,600
Transportation		1,000	12,000	13,000	14,000
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		9,483	113,800	115,400	116,600
Net Profit (E) [C-D]		12,567	150,800	162,430	175,122
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	150,800	162,430	175,122
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
	Opening Balance of Cash			
1.4	Surplus		94,800	201,230
	Total Cash Inflow	304,800	261,230	380,352
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	94,800	201,230	320,352

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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















FAMILY PICTURE

