

Proposed NU Business Name: **AL-AMIN STORE**



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Ghatal Unit

Project verified by: Md. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL-AMIN
Age	:	10-10-1996(19 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Sister's
Address	:	Vill: Deulabari P.O: Roton barish P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MRS. JOSNA BEGUM
(iii) Father's name	:	MD. AESHED ALI
(iv) GB member's info	:	Branch: Pakutia, Centre # 48 (Female), Member ID: , Group No: 0 Member since: 25-05-1993 (19 Years) First loan: BDT 3,000 Taka.
Further Information:		Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	06 years experience in running business. He has trained.
Other Own/Family Sources of Income	:	Father's Income (Job)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-234029
Family's Contact No.	:	01758-539603
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS.JOSNA BEGUM joined Grameen Bank since 19 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL-AMIN STORE
Location	:	Deulabari Bazar,Ghatail,Tangail.
Total Investment in BDT	:	BDT 160,000 Taka.
Financing	:	Self BDT 80,000/- (from existing business) 53% Required Investment BDT 70,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	35,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The Shop Is Rented. ▪Collects goods from Ghatail Bazaar. ▪Agreed grace period is 3 months.

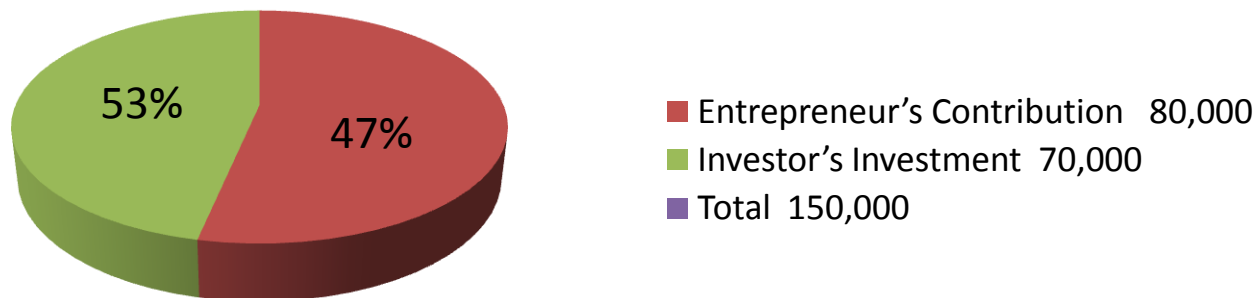
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,200	14,400
Entertainment		300	3,600
Gurd		150	1,800
Total fixed Cost (D)		8,550	102,600
Net Profit (E) [C-D]		5,850	70,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Soap, Soft drinks, Cosmetics, Oil, Egg, Washing Powder, Biscuits, Bread, Card, Shampoo, Salt Chips, Chanachur etc.	80,000		80,000
Rice=30*1350, Pulse=2*6500, Soft Drinks=20*550, Floure=5*1100, Suger=2*2500, Biscuits=10*350		45,000	65,000
Cosmetics		10,000	10,000
Oil		5,000	5,000
Total	80,000	70,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,etc.	4,600	138,000	1,656,000	1,738,800
Total Sales (A)	4,600	138,000	1,656,000	1,738,800
Less. Variable Expense				
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg etc.	3,910	117,000	1,407,600	1,477,980
Total variable Expense (B)	3,910	117,000	1,407,600	1,477,980
Contribution Margin (CM) [C=(A-B)	690	20,700	248,400	260,820
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		800	9,600	9,600
Mobile Bill		350	4,200	4,200
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	14,400
Entertainment		350	4,200	4,200
Salary (staff)		2,500	30,000	30,000
Gurd		150	1,800	1,800
Depriciation			4,000	4,000
Total Fixed Cost		11,150	137,800	137,800
Net Profit (E) [C-D]		9,550	110,600	123,020
Investment Payback			42,000	42,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	110,600	123,020
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		68,600
	Total Cash Inflow	180600	191620
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	68,600	149620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

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RUCHI

RUCHI

LEXUS

LEXUS







Man in a striped shirt

Red banner with text

Refrigerator with a green and red logo featuring a fruit and the text "Santitas".

Cardboard boxes with various labels and images.

Stacked yellow and green boxes. The green boxes have the text "SANTITAS" and "LEKUS" visible.

Large white and blue sacks, likely containing flour or other dry goods.

Large metal container or bucket with a lid, possibly for flour or sugar.

Small poster or sign on the blue counter area.



FAMILY PICTURE