

## Proposed NU Business Name: **AYNAL STORE**



Project identification and prepared by: Md.Mozammel haque ,  
Jamurki Unit Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD:AYNAL KHAN</b>
Age	:	08/05/1982 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son , 3 Doughter
No. of siblings:	:	5 Brother
Address	:	Vill: Tatoshrsri P.O: Lawhati P.S: Delduyar, 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	:	<b>RAZIA BAGUM</b>
(iii) Father's name	:	<b>LET. LAL KHAN</b>
(iv) GB member's info	:	Branch: Lawhat, Delduyar      Centre # 41 (Female), Member ID: 3164,              Group No: 06 Member since: 15/10/1997 To 14/06/2004 (07 Years) First loan: BDT 3,000 /- Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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 running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-606159
Family's Contact No.	:	01722-721676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit Tangail..

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAZIA BAGUM** joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

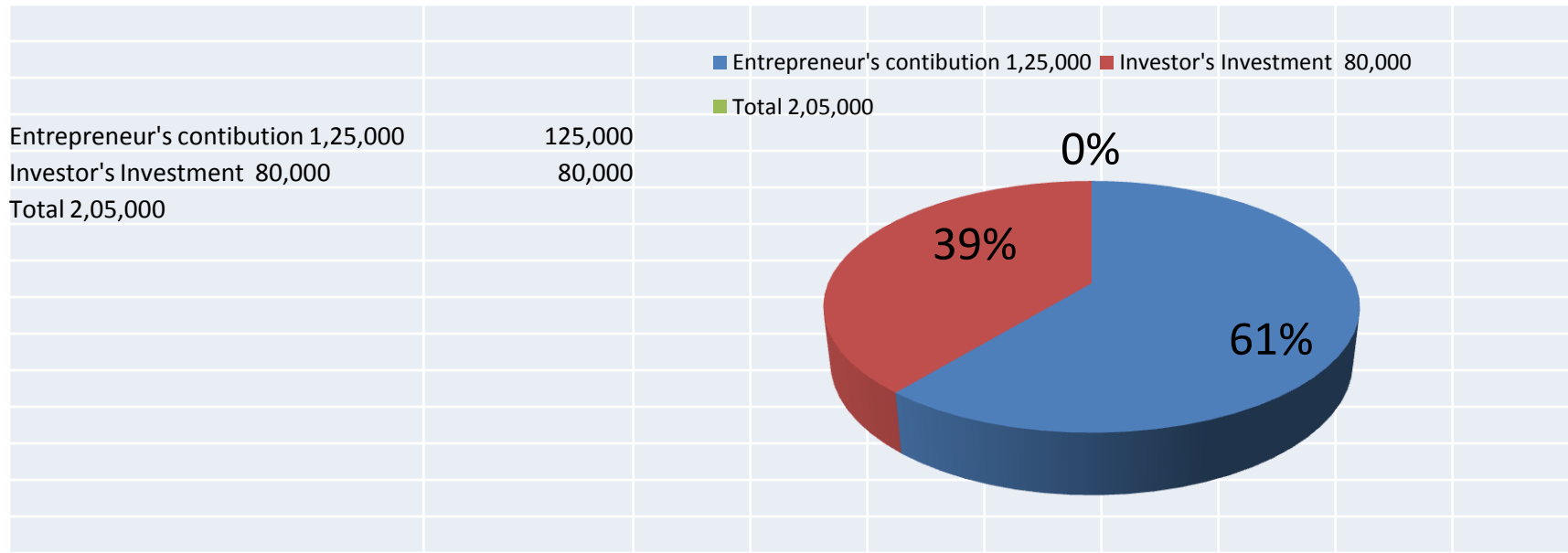
Business Name	:	<b>AYNAL STORE</b>
Location	:	Tatoshrsri bazar ,Delduyar, Tangail
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 125,000/- (from existing business) 61% Required Investment BDT 80,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Net etc.</li> <li>▪Average 30% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪ Existing 3 employee.</li> <li>▪The shop is not Wonerd.</li> <li>▪Collects goods from Company.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (EB1)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Net	0	100,000	1,200,000
<b>Total Sales (A)</b>	<b>0</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>			
Net	0	70,000	840,000
<b>Total variable Expense (B)</b>	<b>0</b>	<b>70,000</b>	<b>840,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,100	13,200
Electricity Bill		200	2,400
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary		5,000	60,000
Salary (self)		15,000	180,000
<b>Total fixed Cost (D)</b>		<b>22,900</b>	<b>274,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,100</b>	<b>85,200</b>

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Mosari	50	1500	75,000	0	0	75,000
Fita	25	400	10,000	0	0	10,000
Machh Dhora jal			15,000	0	0	15,000
Machin	5	5000	25,000	0	0	25,000
Net	0	20	0	4,000	80,000	80,000
Total			125,000		80,000	205,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
Net	0	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>0</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Net		84000	1008000	1058400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>0</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>
<b>Less. Fixed Expense</b>				
Rent		1,100	13,200	13,200
Electricity Bill		200	2,400	2,400
Transportation		1,500	18,000	18,000
Mobile Bill		400	4,800	4,800
Entertainment		300	3,600	3,600
Salary (sttaf)		15,000	180,000	180,000
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>23,500</b>	<b>282,000</b>	282,000
<b>Net Profit (E) [C-D)</b>		<b>12,500</b>	<b>150,000</b>	171,600



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	150,000	171,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		102,000
	<b>Total Cash Inflow</b>	<b>230,000</b>	<b>273,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,000</b>	<b>225,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tatoshrsri bazar  
,Delduyar, Tangail  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























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# আয়নাল মশারী ষ্টোর

শ্রোঃ মোঃ আয়নাল খান

এখানে উন্নতমানের গরুর মশারী, জালের  
নেট ও জাল পাইকারী ও খুচরা বিক্রয় করা হয়।

তাতশ্রী বাজার, লাউহাটা দেলদুয়ার, টাঙ্গাইল।

মোবাইল: ০১৭২৭-৫০১৪৪২





# FAMILY PICTURE