

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



Project identification and prepared by: Md Raju Ahmed  
Nobabganj Unit, Dhaka  
Project verified by: Susanta Kumar Bishwas



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

Name	:	<b>MD AKASH</b>
Age	:	18-04-1998 (18 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers, 02 Sisters.
Address	:	Vill: Aandar Kotha P.O: Galimpur P.S: Nobabganj , Dist: Dhaka .
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>NAJMA AKTAR</b>
(iii) Father's name	:	<b>AYNAL HAQUE</b>
(iv) GB member's info	:	Branch: Komorgonj, Nobabganj , Centre # 05(Female), Member ID: 1091/1, Group No: 01 Member since: 01-01-1996 (20 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50000/- Outstanding loan: BDT 25,000/-
(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	:	10 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-947226
Family's Contact No.	:	01934-617136
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAJMA AKTAR** joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AYNAL STORE</b>
Location	:	Andarkota, Galimpur, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,90,000/- (from existing business) 73% Required Investment BDT 70,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square 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; Cosmetics, Soyabin oil, Kerosine, Rice, Atta etc</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Entrepreneur is owner of the shop.</li> <li>▪Collects goods from Komorgonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

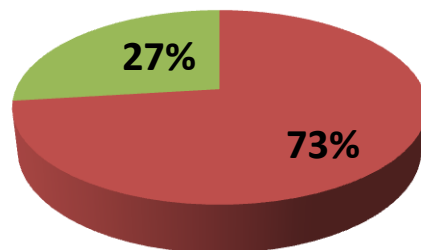
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
<b>Total Sales (A)</b>	3400	102000	1224000
<b>Less Variable Expense</b>			
Gorcary items	2890	86700	1040400
<b>Total variable Expense (B)</b>	2,890	86700	1040400
<b>Contribution Margin (CM) [C=(A-B)]</b>	510	15300	183600
<b>Less Variable Expense</b>			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		250	3000
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		7,150	85800
<b>Net Profit (E)= [C-D]</b>		8,150	97800

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	0	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	1	50000	50,000	10	2,000	20,000	70000
Soyabin oil	200	70	14,000	3	8000	24,000	38,000
Ckerosine	150	70	10,500	5	1150	5,750	16,250
Pulse	2	8000	16,000	200	75	15,000	31,000
Atta	3	1100	3,300	0	0	0	3,300
Bisuit	50	500	25,000	0	0	0	25,000
Chanachur	50	500	25,000	0	0	0	25,000
Dtergent	5	4000	20,000	0	0	0	20,000
Cold drinks	10	700	7,000	0	0	0	7,000
Others	1	19200	19,200	0	0	0	19,200
Others	0	0	0	1	5250	5,250	5,250
<b>Total</b>	<b>472</b>	<b>0</b>	<b>190,000</b>	<b>219</b>	<b>0</b>	<b>70,000</b>	<b>260,000</b>

## Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 70,000
- Total 260,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Gorcary items	5300	159000	1908000	2003400	2103570
<b>Total Sales (A)</b>	5300	159000	1908000	2003400	2103570
<b>Less Variable Expense</b>					
Gorcary items	4505	135150	1621800	1702890	1788034.5
<b>Total variable Expense (B)</b>	4,505	135150	1621800	1702890	1788034.5
<b>Contribution Margin (CM) [C=(A-B)</b>	795	23850	286200	300510	315535.5
<b>Less Variable Expense</b>					
Electricity bill		800	9600	10100	10600
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Entertainment		250	3000	3000	3000
Mobile bill		500	6000	6100	6200
<b>Total fixed cost (D)</b>		7,850	94,200	95,300	96400
<b>Net Profit (E)= [C-D]</b>		16000	192000	205,210	219135.5
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



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

SR#	<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	70,000		
1.2	Net Profit	138720	149196	160195.8
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		110,720	231916
	<b>Total Cash Inflow</b>	<b>208720</b>	<b>259916</b>	<b>392111.8</b>
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28000</b>	<b>28000</b>
3	<b>Net Cash Surplus</b>	<b>110,720</b>	<b>231916</b>	<b>364111.8</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





কালো ঝলমলে

আয়নাল স্টোর। আন্ধার কোঠা, গালিমপুর ১০১২৩৪





আয়নাল স্টোর। আন্ধার কোঠা, গালিম

আয়নাল স্টোর  
আন্ধার কোঠা





আবনাম খোর  
ফিল

রবি

রবি

Tuza  
800 গ্রাম  
সেই চাকের সাথে  
একটি জার ফি!

Jellygo

Fresh It

Pepsodent

Colgate

closeup

Savlon

Sandalina



































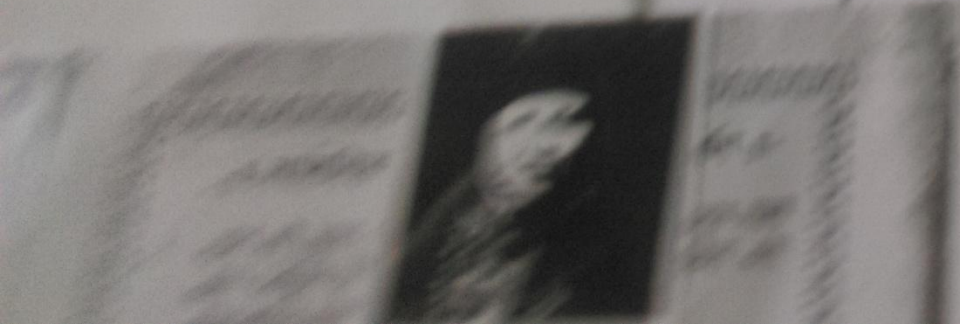






Handwritten notes in a notebook, including the name "Mr. M. M. M. M. M." and other illegible text.

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# FAMILY PICTURE

