

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



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Dupchanchia Unit, Bogra

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Brief Bio of The Proposed Nobin Udyokta

Name	:	AL AMIN
Age	:	05-02-1991 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Majhipara, P.O: Dupchanchia, P.S: Dupchanchia Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. NAJMA BEGUM
(iii) Father's name	:	MD. BELAL
(iv) GB member's info	:	Branch: Baromail, Birkedar Centre # 51(Female), Member ID: 4189/3, Group No: 04 Member since: 05-12-2008 (08 Years) First loan: BDT
Further Information:		Existing Loan: BDT 12000/-, Outstanding loan: BDT 10680/-
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778358191
Mother's Contact No.	:	01612625346
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchanchia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NAJMA BEGUM joined Grameen Bank since 08 years ago. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL AMIN STORE
Location	:	Dupcahanchia shio Office mach Bazar
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 63% Required Investment BDT 1,00,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Groceries item.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bagura.▪Agreed grace period is 3 months.

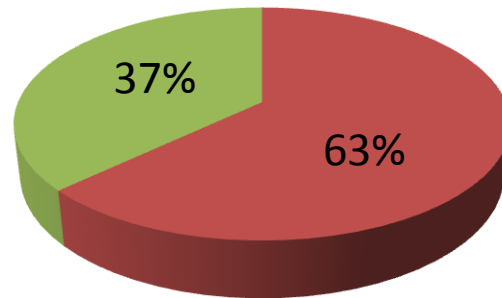
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries item	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Groceries item	3520	105600	1267200
Total variable Expense (B)	3,520	105600	1267200
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Rent		1,700	20400
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		200	2400
Mobile bill		300	3600
Total fixed cost (D)		8,900	106800
Net Profit (E)= [C-D]		5,500	66000

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	64,000	15,000	79000
Soyabin	45,000	45,000	90000
Soap	15,000		15000
Washing powder	6,000		6000
Coil,Salt,Spice	17,000	5,000	22000
Flour	3,500		3500
Sugar	4,000		4000
Cosmetics	8,000		8000
Drinks	7500		7500
Egg,Bran	5000	20000	25000
Biscuit,Tea, Chips		15000	15000
	170,000	100,000	270000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 100,000

■ Total 270,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Groceries item	5600	168000	2016000	2116800
Total Sales (A)	5600	168000	2016000	2116800
Less Variable Expense				
Groceries item	4928	147840	1774080	1862784
Total variable Expense (B)	4,928	147840	1774080	1862784
Contribution Margin (CM) [C=(A-B)]	672	20160	241920	254016
Less Variable Expense				
Rent		1,700	20,400	20,400
Electricity bill		600	7200	7400
Transportation		1,000	12000	12,400
Salary (Self)		5000	60000	60000
Entertainment		200	2400	2400
Guard		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		9,100	109200	110,000
Net Profit (E)= [C-D]		11060	132720	144,016
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	132,720	144,016
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		72,720
	Total Cash Inflow	232720	216736
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	72,720	156736

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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







7

HILFIGER
1985



50 KG
NET WT

50 KG
BANGLADESH
Limited
FRESH

SUGAR
KEEP IN DRY PLACE

















Shelves on the left side of the image are filled with various packaged goods, including bags of rice, instant noodle packets, and other food items. The packaging is colorful and neatly arranged.

The middle shelves are primarily occupied by personal care and household products. There are numerous boxes of tissues, packets of instant noodles, and bottles of cleaning agents. Brands like 'Lux' and 'Closeup' are visible.

The right side of the shelves is filled with more packaged goods, including boxes of instant noodles and packets of instant soups. The packaging is colorful and neatly arranged.

In the foreground, several large white sacks of flour are visible. One sack has a metal scoop resting on top. The sack is labeled "NET WEIGHT 50 KG" and "FRESH". The flour is piled high in the sacks, and some are open, showing the fine texture of the flour.

A large pile of fresh brown eggs is in the foreground. The eggs are neatly arranged in a pattern, showing their natural color and texture. They are placed next to red plastic basins.

Two red plastic basins are visible in the foreground. One basin contains a yellow plastic scoop, and the other contains a green plastic scoop. The basins are empty and appear to be used for measuring or serving goods.



FAMILY PICTURE

