

Proposed NU Business Name: **ALONGIR & BROTHERS STORE**



Project identification and prepared by: Md. Shohidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZILLUR RAHMAN
Age	:	05-1-1994 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Arani bazar, P.O: Arani, P.S: Bagha, Dist: Rajshahi
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. FERDOUSI AKTER
(iii) Father's name	:	MD. DELOYAR HOSEN
(iv) GB member's info	:	Branch: Arani, bagha, Centre # 72(Female), Member ID: 2605, Group No: 05 Member since: -25-6-08 to 22-8-16 (7 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: BDT NIL
(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	:	06 years experience in running business. He has 4 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753781781
Mother's Contact No.	:	01925409555
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FERDOUSI AKTER joined Grameen Bank since 7 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALONGIR & BROTHERS STORE
Location	:	Arani Bazar
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 150000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 12ft= 96square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cookerries item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

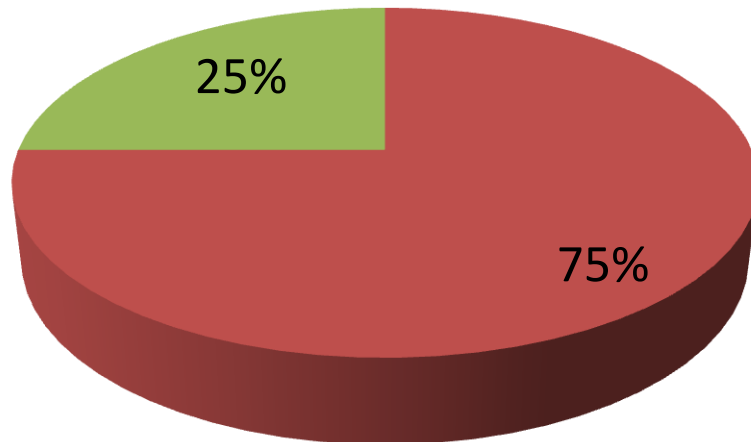
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cookeries item	2780	83400	1000800
Total sales (A)	2780	83400	1000800
Less Variable Exp.			
Cookeries item	2363	70890	850680
Total Variable exp. (B)	2363	70890	850680
Contribution Margin CM [C= (A-B)]	417	12510	150120
less fixed exp.			
Bank Charge		100	1200
Electricity bill		300	3600
Transportation		1000	12000
Salary (self)		4000	48000
Entertainment		500	6000
Generator		150	1800
Mobile		300	3600
total fixed cost (D)		6350	76200
Net profit (E) [C-D]		6160	73920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Glass item	20	1400	28,000	10	1,000	10,000	38,000
Brass item	36	500	18,000	20	500	10,000	28,000
Melamain item	40	150	6,000	20	500	10,000	16,000
Glass item	50	1200	60,000	10	1000	10,000	70,000
Silver item	50	200	10,000			0	10,000
Plastik	50	80	4,000			0	4,000
Umbrella	100	180	18,000			0	18,000
Bag	40	150	6,000			0	6,000
Still item				100	100	10,000	10,000
Total	386		150,000	160		50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cookeries item	4200	126000	1512000	1587600	1666980
Total Sales (A)	4200	126000	1512000	1587600	1666980
less variable Expenses					
Cookeries item	3570	107100	1285200	1349460	1416933
Total variable Expenses (B)	3570	107100	1285200	1349460	1416933
Contribution Margin (CM)= (A-B)	630	18900	226800	238140	250047
Less Fixed Expenses					
Bank Charge		100	1200	1200	1200
Electricity bill		300	3600	3600	3600
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Entertainment		600	7200	7200	7200
Guard		0	0	0	0
Genaretor		200	2400	2400	2400
Mobile		400	4800	4800	4800
Total Fixed Cost		7600	91200	91200	91200
Net Profit (E) (C-D)		11300	135600	146940	158847
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	135,600	146,940	158847
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,600	242540
	Total Cash Inflow	185600	262540	401387
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	115,600	242540	381387

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

সম্মুখ রহমান
আর বাজার বাধা
পাঞ্জেশার্থ

আলমগার এন্ড ব্রাদার্স স্টোর





CIVIL WAR





CIVIL WAR

Apex

Reebok

PURE

SKIA

FAMILY PICTURE

