

Proposed NU Business Name: **ALIF MUDI STORE**



Project identification and prepared by: Md. Ebadat Hossain Sarkar,
Puthiya Unit, Rajshahi

Project verified by: Md. Mjanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ISMOT TOHA MISHU
Age	:	24-11-1992 (24Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Payikpara, P.O: Jiopara ,P.S: Nator , Dist: Nator
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. HAMIDA BEGUM
(iii) Father's name	:	MD. ALAUDDIN
(iv) GB member's info	:	Branch: Kaguriya, Centre # 27(Female), Member ID: 2549/1,Group No:03 Member since: 08-01-2012 (06 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: BDT 24120
(v) Who pays GB loan installment	:	Nil
(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	:	05years. He has 2 Years training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767157512
Mother's Contact No.	:	01765349907
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAMIDA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	ALIF MUDI STORE
Location	:	Jholmoliya Bazar, Rajshahi
Total Investment in BDT	:	BDT 2,27,000/-
Financing	:	Self BDT 1,27,000(from existing business) 56% Required Investment BDT 1,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30.ft= 300 square ft
Security of the shop	:	20000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rice, Pulse, Flour etc.▪Average 15 % gain on sales..▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed after getting equity fund.▪The shop is owned.▪Collects goods from Puthiya.▪Agreed grace period is 3 months.

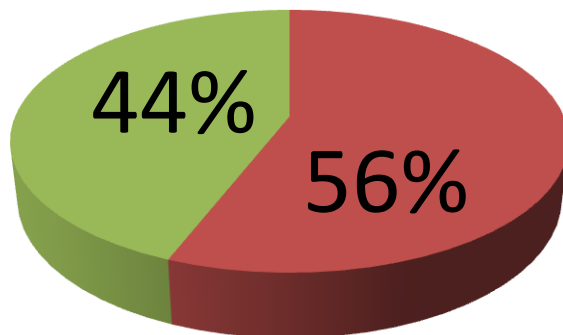
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		800	9,600
Total fixed Cost (D)		7,250	17,400
Net Profit (E) [C-D]		6,250	144,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (20 x 1400)	28,000	54,000	82,000
Oil (200 x 80)	16,000	0	16,000
Flour (2 x 1000)	2,000	0	2,000
Pulse (2 x 3000)	6,000	18,000	24,000
Salt (10 x 550)	5,500	0	5,500
Spice	10,000	0	10,000
Cosmetics	20,000	0	20,000
Biscuit (20 x 250)	5,000	0	5,000
Sugar	11,500	11,500	23,000
Stationery & Others	23,000	16,500	39,500
Total	127,000	100,000	227,000

Source of Finance



■ Entrepreneur's Contribution 127,000

■ Investor's Investment 100,000

■ Total 227,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Grocery Item	4,250	127,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		350	4,200	5,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	16,500
Salary (staff) (1)		2,000	24,000	24,000
Total Fixed Cost		9,750	117,000	121,100
Net Profit (E) [C-D]		12,750	153,000	162,400
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	153,000	162,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		93,000
	Total Cash Inflow	253,000	255,400
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	93,000	195,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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

Lifebuoy



আমাদের সবচেয়ে সেরা^ সুরক্ষা
১০টি রোগ সৃষ্টিকারী শক্তিশালী জীবাণু থেকে*

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আলিফ মুদি ষ্টোর

বালমলিয়া বাজার, পুঠিয়া, রাজশাহী





Priya

EXPORT QUALITY
FACTORY SHOP
SALIGRAM, SAKKARA, HANGALAPATI, KANDAMBA
100% COTTON
100% COTTON
100% COTTON

FRESH SUGAR
NET WEIGHT
PRODUCT OF
United Sugar Mills
A Unit of Mysore
Mysore, Karnataka
INDIA

ENERGY
Creamfill
Garden of Eatin'
Garden of Eatin'
Garden of Eatin'



Priya

শুভ্রী দে-দেবান বিচার-সিস্টাম পাবলিক-৫২-৪৮২২২
লাইসেন্স
স্বাস্থ্য সুরক্ষা নিয়ন্ত্রণ কমিশন

FRESH SUGAR
NET WEIGHT
PRODUCT OF BANGLA
United Sugar Mills
A Unit of Bangladesh Sugar & Food Corporation
Maghda Club, Dhaka
Kalyansingha, Dhaka

ENERGY
Creamy

















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FAMILY PICTURE

