

Proposed NU Business Name: ALAHI BOSRALAY

Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AMENA AKTER SHILPI
Age	:	07-11-1987 (29 Years)
Education, till to date	:	Class Saven
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Muncipara P.O: Gazipur P.S: Gazipur Sadar; Dist: Gazipur
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. EYSMIN BEGUNM
(iii) Father's name	:	MD. ABUL HOSSAIN (Husband)
(iv) GB member's info	:	Branch: Bashon, Centre # 68 (Female), Member ID: 7743, Group No: 02 Member since: 14-02-2005(12 Years) First loan: BDT 5000/- Last Loan: 40,000 Outstanding loan: 34,496
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	:	4 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.	:	01946969523
Family's Contact No.	:	01981267078
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

EYSMIN BEGUNM joined Grameen Bank since 12 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ALAHİ BOSRALAY
Location	:	Joydebpur Bazar, Gazipur
Total Investment in BDT	:	BDT 4,30,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
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	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

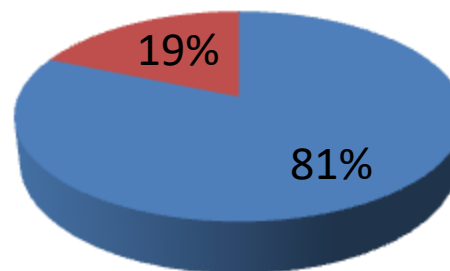
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc	5000	150000	1800000
	0	0	0
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc	4400	132000	1584000
Total variable Expense (B)	4,400	132000	1584000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		0	0
Electricity bill		800	9600
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,850	94200
Net Profit (E)= [C-D]		10,150	121800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Tangail Sharee	100	750	75,000	50	750	37,500	112,500
Print Sharee	100	450	45,000	0	0	0	45,000
Lungi	300	250	75,000	100	250	25,000	100,000
Gos Kapor	600	55	33,000	300	55	16,500	49,500
Than Kapor	500	45	22,500	0	0	0	22,500
Pant Pice	70	460	32,200	0	0	0	32,200
Shirt Pice	45	260	11,700	0	0	0	11,700
Three Pice	50	450	22,500	0	0	0	22,500
T-Shirt, Bed Shet, Gamsha etc.	1	10000	10,000	0	0	0	10,000
Others	1	23100	23,100	1	1,000	1,000	24,100
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	1767	0	350,000	451	0	80,000	430,000

Source of Finance

- Entrepreneur Contribution=350000
- Investors Investment=80000
- Total=430000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Three pice,Orna,Print kapor,Gos kapor etc.	7000	210000	2520000	2646000	2778300
		0	0	0	0
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less Variable Expense			0		
Three pice,Orna,Print kapor,Gos kapor etc.	6160	184800	2217600	2328480	2444904
			0		
Total variable Expense (B)	6,160	184800	2217600	2328480	2444904
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense			0		
Rent				0	0
Electricity bill		1000	12000	12500	13000
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		9,250	109,800	110,900	112000
Net Profit (E)= [C-D]		15950	191400	206,620	221396
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	191400	206,620	221396
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159,400	334020
	Total Cash Inflow	271400	366020	555416
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	159,400	334020	523416

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 ; Others:0
Experience & Skill : 4 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





















