

Proposed NU Business Name: **AL AKSHA TRADING**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. MIR HOSSAIN</b>
Age	:	10-08-1987 ( 30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Childrens	:	Nil
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Surikora P.O: Goonoboti ; P.S: Choddogram ; Dist: Cumilla
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>SALEHA BEGUM</b>
(iii) Father's name	:	<b>MD. ROFIKUL ISLAM</b>
(iv) GB member's info	:	Branch: Goonoboti, Choddogram Centre # 16 (Female), Member ID: 2910, Group No: 02 Member since: 27-08-1998 To 23/05/2006 ( 07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-618066
Family's Contact No.	:	01854-832967
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALEHA BEGUM** joined Grameen Bank since 7 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>AL AKSHA TRADING</b>
Location	:	Moksedur Rahman Road, Charipur, Feni
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 470,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Energy Balb, LED Balb, Holder, Fan etc</li><li>▪Average 10% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

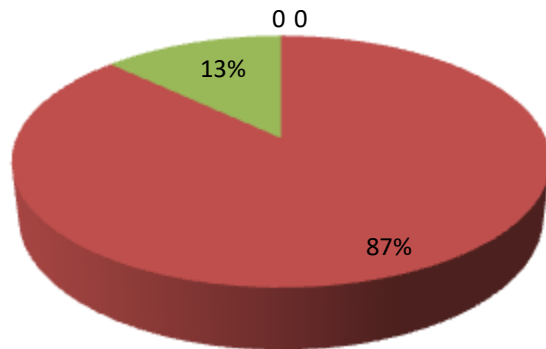
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Energy Balb, LED Balb, Holder, Fan etc	18,000	540,000	6,480,000
<b>Total Sales (A)</b>	18,000	540,000	6,480,000
<b>Less Variable Expense</b>			
Energy Balb, LED Balb, Holder, Fan etc	16,200	486,000	5832,000
<b>Total variable Expense (B)</b>	16,200	486,000	5832,000
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>
<b>Less Variable Expense</b>			
Rent		5,500	66,000
Electricity bill		600	7200
Transportation		6,000	72,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		500	6000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>32,900</b>	<b>394,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>21,100</b>	<b>253,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Energy Balb	600	272	163,200	74	272	20,128	183,328
LED Balb	200	297	59,400	67	297	19,899	79,299
GLS Balb	100	280	28,000	71	280	19,880	47,880
Deem light	15	756	11,340	0	0	0	11,340
Gang switch	20	2640	52,800	3	2640	8,480	71,280
Piano switch	40	300	12,000	0	0	0	12,000
Holder	100	270	27,000	0	0	0	27,000
Fan	6	5100	30,600	0	0	0	30,600
Sarkit breaker	10	190	1,900	0	0	0	1,900
Others	1	33,760	33,760	1	1613	1613	35,373
Security	1	50,000	50,000	0	0	0	50,000
<b>Total</b>	<b>882</b>	<b>93,568</b>	<b>470,000</b>	<b>216</b>	<b>5102</b>	<b>70,000</b>	<b>540,000</b>

## Source of Finance



- Entrepreneur's Contribution 470,000
- Investor's Investment 70,000
- Total 540,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Energy Balb, LED Balb, Holder, Fan etc	20,000	600,000	7,200,000	7,560,000	7,938,000
<b>Total Sales (A)</b>	20,000	600,000	7200,000	7,560,000	7,938,000
<b>Less Variable Expense</b>					
Energy Balb, LED Balb, Holder, Fan etc	18,000	540,000	6480000	6804000	7,144,200
<b>Total variable Expense (B)</b>	18,000	540,000	6,480,000	6,804,000	7,144,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less Variable Expense</b>					
Rent		5,500	66000	66,000	66,000
Electricity bill		900	10800	11,000	11,500
Transportation		6,500	78000	78,500	79,000
Salary (self)		5000	60000	60,000	60,000
		15,000	180000	180,000	180,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>33,800</b>	<b>405,600</b>	<b>322,000</b>	<b>347,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>26,200</b>	<b>314,400</b>	<b>434,000</b>	<b>446,000</b>
Investment Payback			32,000	32,000	32,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	314,400	434,000	446,000
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		282,400	684,400
	<b>Total Cash Inflow</b>	394,400	716,400	1,130,400
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)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	282,400	684,400	1,098,400

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 05 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

















# FAMILY PICTURE

