

**Proposed NU Business Name: M/S ALPONA TRADERS**



Project identification and prepared by: MD. Shahinur Rahman,  
Sherpur Unit, Bogra

Project verified by: MD. Majharul Islam



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. ALAMIN</b>
Age	:	17-12-1987 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Bather 2 Sister
Address	:	Vill:Kashibala,P.O:Mirjapur,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>MOST. ALUFA BEGUM</b>
(iv) GB member's info	:	<b>MD. NABAB ALI AKKND</b> Branch:Mirjapur,Sherpur,Centre # 54 (Female), Member ID:4372/1; Group No:07 Member since: 08-06-2003 (07 Years)
Further Information:		First loan: -6,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	07 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-643549
Mother's Contact No.	:	01757-849336
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ALUFA BEGUM** joined Grameen Bank since 07 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ALPONA TRADERS</b>
Location	:	Shohid Bastand ,Sherpur,Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 90,000/-(from existing business) 60% Required Investment BDT 60,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26 ft x 09 ft= 234 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Digal, Oill, TSP, Potash, Others.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

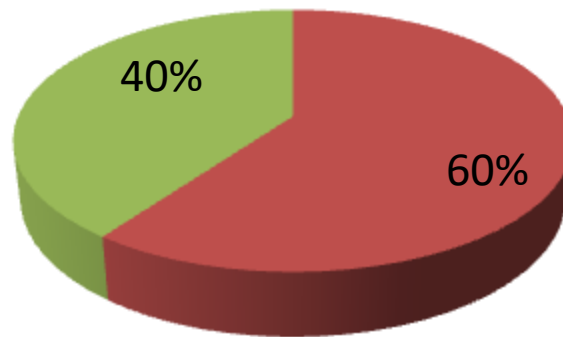
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Digal, Oill, TSP, Potash, Others	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>
<b>Less. Variable Expense</b>			
Digal, Oill, TSP, Potash, Others	9,000	270,000	3,240,000
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		600	7,200
Electricity Bill		400	4,800
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Generator		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>116,400</b>
<b>Net Profit (E) [C-D]</b>		<b>20,300</b>	<b>243,600</b>

## Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Digal	213	65	13,845	2	13,845	27,690	41,535
Oill	65	65	4,225	5	2,400	12,000	16,225
Dab sar	5	850	4,250	5	850	4,250	8,500
Gib Sar	5	1560	7,800	3	1560	4,680	12,480
TSP	4	1,150	4,600				4,600
Sar	7	350	2,450				2,450
Potash	4	860	3,440				3,440
Enage balp	18	350	6,300	20	350	7,000	13,300
Others			13,090			4,380	17,470
Security			30,000				30,000
<b>Total</b>	<b>321</b>		<b>90,000</b>	<b>35</b>		<b>60,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution  
90,000
- Investor's Investment  
60,000
- Total 150,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Digal, Oill, TSP, Potash, Others	15,000	450,000	5,400,000	5,670,000	5,953,500
<b>Total Sales (A)</b>	<b>15,000</b>	<b>450,000</b>	<b>5,400,000</b>	<b>5,670,000</b>	<b>5,953,500</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Digal, Oill, TSP, Potash, Others	13,500	405,000	4,860,000	5,103,000	5,358,150
<b>Total variable Expense (B)</b>	<b>13,500</b>	<b>405,000</b>	<b>4,860,000</b>	<b>5,103,000</b>	<b>5,358,150</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		600	7,200	7,200	7,200
Electricity Bill		400	4,800	4,800	4,800
Transportation		3000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Generator		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>9,800</b>	<b>117,600</b>	<b>117,600</b>	<b>117,600</b>
<b>Net Profit (E) [C-D)</b>		<b>35,200</b>	<b>422,400</b>	<b>449,400</b>	<b>477,750</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	422,400	449,400	477,750
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		398,400	823,800
	<b>Total Cash Inflow</b>	<b>482,400</b>	<b>847,800</b>	<b>1,301,550</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>398,400</b>	<b>823,800</b>	<b>1,277,550</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 04 Others:0  
Experience & Skill : 07 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

