

Proposed NU Business Name: **M/S ALOM TREADES**



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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASRAFUL ALOM
Age	:	01-01-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	married
No. of siblings:	:	03 Brothers
Address	:	Vill: shasordi P.O: agasordi ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PANNA KHANOM
(iii) Father's name	:	MD. BODIUL ALOM
(iv) GB member's info	:	Branch: sasordi, Centre # 05 (Female), Member ID: 9493, Group No: 10 Member since: 28-06-2005 To raning (012 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 200,000 Outstanding loan: 151,600
(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	:	05 years experience in running business. 06Years in own business. 1 years training
Other Own/Family Sources of Income	:	NIL
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-232675
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PANNA KHANOM joined Grameen Bank since 12 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name		M/S ALOM TREADES
Location	:	Comilla Bus Stand, Feni
Total Investment in BDT	:	BDT 571,000/-
Financing	:	Self BDT 511,000/- (from existing business) 89% Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 25 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Color Paints, sanitary pipe, Hard Ware etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni, Dhaka.▪Agreed grace period is 3 months.

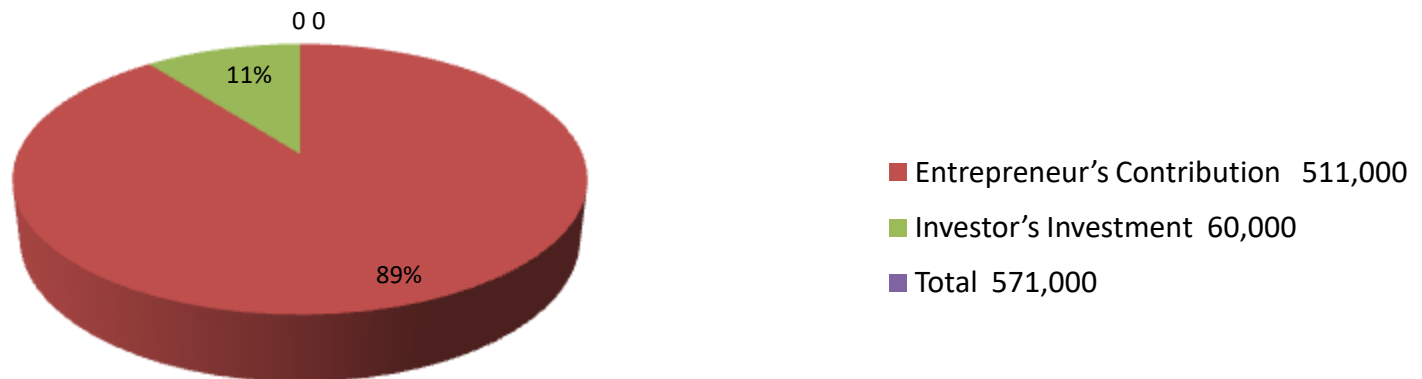
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Color Paints, sanitary pipe, Hard Ware etc	9,000	270,000	3,240,000
Total Sales (A)	9,000	270,000	3,240,000
Less Variable Expense			
Color Paints, sanitary pipe, Hard Ware etc	7,200	216,000	2,592,000
Total variable Expense (B)	7,200	216,000	2,592,000
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000
Less Variable Expense			
Rent		3,800	45,600
Electricity bill		600	7,200
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
Entertainment		1000	12,000
Guard		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		29,000	348,000
Net Profit (E)= [C-D]		25,000	300,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
Gas Stobe	55	900	49,500	30	900	27,000	76,500
TubWel	20	800	16,000	20	800	16,000	32,000
Water Pamp	200	70	14,000	200	70	14,000	28,000
Comod	600	20	12,000	0	0	0	12,000
Basin	15	2500	37,500	0	0	0	37,500
Color Paint	4	6000	24,000	0	0	0	24,000
Stove	100	90	9,000	0	0	0	9,000
Pipe	100	170	17,000	0	0	0	17,000
Others	1	32000	32,000	1	3000	3000	35,000
Security	1	0	300,000	0	0	0	300,000
Total	1096	42550	511,000	251	4770	60,000	571,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Color Paints, sanitary pipe, Hard Ware etc	10,000	300,000	3600000	3780000	3969000
Total Sales (A)	10,000	300,000	3600000	3780000	3969000
Less Variable Expense					
Color Paints, sanitary pipe, Hard Ware etc	8,000	240,000	2880000	3024000	3175200
Total variable Expense (B)	8,000	240,000	2880000	3024000	3175200
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720000	756000	793800
Less Variable Expense					
Rent		3,800	45,600	45,600	45,600
Electricity bill		900	10,800	11,000	11,500
Transportation		10,500	126,000	12,500	13,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		1000	12,000	12,000	12,000
Guard		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		29,900	358,800	245,700	247,000
Net Profit (E)= [C-D]		30,100	361,200	510,300	546,800
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	361,200	510,300	546,800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		337,200	823,500
	Total Cash Inflow	421,200	847,500	1,370,300
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	337,200	823,500	1,346,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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












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PARTIX

Pump, uPVC Pipes & Fittings

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FAMILY PICTURE

