

## Proposed NU Business Nam:ALOMGIR CHOMIL



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

Name	:	<b>ALOMGIR HOSSIN</b>
Age	:	14/06/-1988(29 Years)
Education, till to date	:	CLASS SEVEN
Marital status	:	MARRIED
Children	:	1son
No. of siblings:	:	3Brother, 1 SISTER
Address	:	Vill:VARRA POS:SOLIL , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	Most:NURJAHAN BEGUM
(iii) Father's name	:	LET :LOOKMAN MIA
(iv) GB member's info	:	BrancSHOBOUTH PUR Centre #25/m (male), Member ID : 4732/2 Group No:08 Member since:1/08/2002 First loan: BDT 5000 /- Outstanding loan:29960
Further Information:		
(v) Who pays GB loan installment	:	fathar
(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	:	7years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733629278
Family's Contact No.	:	01749972851
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most: NURJAHAN BEGUM

joined Grameen 8 years ago. At first she took Bd 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALOMGIR CHOMIL</b>
Location	:	VARRA BAZAR MAIN ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 260000/-
Financing	:	Self BD200000/- (from existing business77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 30ft=900square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods LIK: U CULACTURE MANGO KAT MAGONI KORAI ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is WANT .</li><li>▪Collects goods from NAGOURPUR .</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

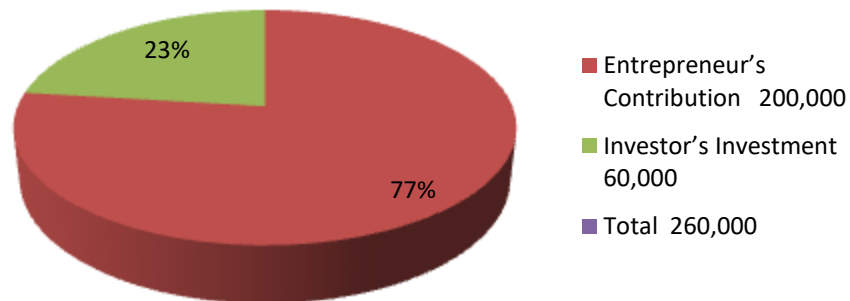
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
: U CULACTURE MANGO KAT MAGONI KORAI	8000	244000	2928000
<b>Total Sales (A)</b>	<b>8000</b>	<b>244000</b>	<b>2928000</b>
<b>Less. Variable Expense</b>			
U CULACTURE MANGO KAT MAGONI KORAI		195200	2342400
<b>Total variable Expense (B)</b>		<b>195200</b>	<b>2342400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>48800</b>	<b>585600</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		10000	120000
Transportation		5000	60000
Mobile Bill		500	6000
Entertainment		500	6000
Gurd		300	3600
janitor		0	0
salary (staff)		20000	240000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>41300</b>	<b>495600</b>
<b>Net Profit (E) [C-D]</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

### Investment Breakdown

Particula	Existing	Proposed	Proposed Total
U CULACTURE KAT	50000	60000	110000
MANGO KAT	50000		50000
MAHOGONI	50000		50000
KARAI KAT	50000		50000
<b>Total</b>	<b>200000</b>	<b>60000</b>	<b>260000</b>

## Source of Finance



Particular	Monthly	1st Year	2nd Year(+5%)	3 <sup>rd</sup> year(+5%)s
<b>Revenue (sales)</b>				
U CULACTURE MANGO KAT MAGONI KORAI	244000	2928000	3074400	3228120
<b>Total Sales (A)</b>	<b>244000</b>	<b>2928000</b>	<b>3074400</b>	<b>3228120</b>
<b>Less. Variable Expense</b>				
U CULACTURE MANGO KAT MAGONI KORAI	195200	2342400	2459520	2582496
<b>Total variable Expense (B)</b>	<b>195200</b>	<b>2342400</b>	<b>2459520</b>	<b>2582496</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>48800</b>	<b>585600</b>	<b>614880</b>	<b>645624</b>
<b>Less. Fixed Expense</b>				
Rent	0	0	0	
Mobile Bill	500	6000	6000	6000
Electricity Bill	10000	120000	120000	120000
Transportation	5000	60000	60000	60000
Guard	300	3600	3600	3600
Entertainment	500	6000	6000	6000
salary (staff)	20000	240000	240000	240000
Salary (self)	5000	60000	60000	60000
<b>Total fixed Cost (D)</b>	<b>41300</b>	<b>495400</b>	<b>495400</b>	<b>495400</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	YEAR3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60000	119400	150224
1.2	Net Profit	90000		
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		66000	161400
	<b>Total Cash Inflow</b>	<b>150000</b>	<b>185400</b>	<b>311624</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66000</b>	<b>161400</b>	<b>287624</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

