

Proposed NU Business Name: **M/S ALIF SHARIEAR**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALIF SHARIEAR
Age	:	17-12-1998(19 Years)
Education, till to date	:	Class: SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill.Sauyel Sordar Para P.O: Sauyel,Thana: Adomdighi,Dist: Bogra
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. LIPI
(iii) Father's name	:	MD. SHAHIDUL ISLAM
(iv) GB member's info	:	Branch:Gobindopur, Centre # 21 (Female), Member ID:2024/1, Group No: 06 Member since: 02-05-2005 (07Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT: 20,000/-, Outstanding loan: BDT: NILL.
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-729999
Mother's Contact No.	:	01764-215840
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LIPI joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ALIF SHARIRE
Location	:	: Sauyel Sardar Para, Adomdhighi, Bogra
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/- (from existing business) 71% Required Investment BDT 40,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like cotton etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Dhaka, Bogra▪ Agreed grace period is 3 months.

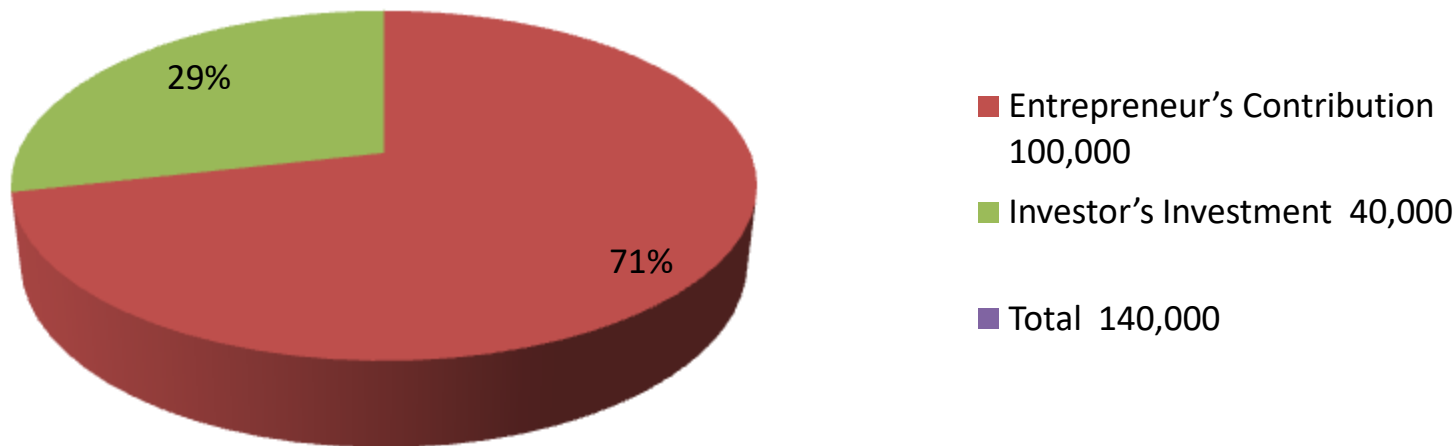
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	1,400	42000	504000
Total Sales (A)	1,400	42000	504000
Less Variable Expense			
	420	12600	151200
Total variable Expense (B)	420	12600	151200
Contribution Margin (CM) [C=(A-B)]	980	29400	352800
Less Variable Expense			
Rent		600	7200
Electricity bill		100	1200
Transportation		15000	180000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		6,000	72000
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		27,000	324000
Net Profit (E)= [C-D]		2,400	28800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cotton	1000	60	60,000	400	100	40,000	100,000
security			40,000				40000
Total	1000		100,000	400		40,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	1,900	57000	684000	718200	754110
Total Sales (A)	1,900	57000	684000	718200	754110
Less Variable Expense				0	0
	570	17100	205200	215460	226233
Total variable Expense (B)	570	17100	205200	215460	226233
Contribution Margin (CM) [C=(A-B)]	1,330	39900	478800	502740	527877
Less Variable Expense				0	0
Rent		600	7200	7560	7938
Electricity bill		100	1200	1260	1323
Transportation		15000	180000	189000	198450
Salary (self)		5000	60000	63000	66150
Salary(Staff)		6000	72000	75600	79380
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		27,000	324000	340200	357210
Net Profit (E)= [C-D]		12,900	154800	162540	170667
Investment Payback			1,600	1,600	1,600

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	40,000		
1.2	Net Profit	154800	162540	170667
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		138,800	285,340
	Total Cash Inflow	194,800	301,340	456,007
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	138,800	285340	440007

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sauyel , Adomdighi,
Bogra

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

