

## Proposed NU Business Name: ALLAHAR DAAN ENTERPRISE



Project identification and prepared by: Md. Sahadat Hossain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD.ASLAM HASAN</b>
Age	:	03-10-1993(24 Years)
Education, till to date	:	H.s.c
Marital status	:	Married
Children	:	0
No. of siblings:	:	02 Brother 01 sister
Address	:	Vill: Ukhariya P.O: Ukhariya bari P.S: Dhonbari Dist: Tangail.
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>MOST.ASMA BEGUM</b>
(iii) Father's name	:	<b>MD.AYNAL HAQUE</b>
(iv) GB member's info	:	Branch: Jodunathpur , Centre # 07 (Female), Member ID:1223/1 Group No: 03 Member since: 2008 Running (09 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 13400
(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. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01962158281
Family's Contact No.	:	01916701582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.ASMA BEGUM** Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALLAHAR DAAN ENTERPRISE</b>
Location	:	Dhonbari, Tangail
Total Investment in BDT	:	BDT 291,000
Financing	:	Self BDT 231,000(from existing business) 79% Required Investment BDT 60,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	100 Squire ft.
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Coil,saban.</li><li>▪Average5% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Farm is ranted.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

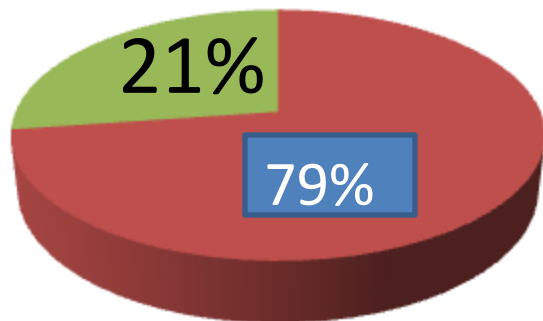
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
koayl,soap,aresol,room spera ect	10,000	300,000	3600000
<b>Total Sales (A)</b>	10,000	300,000	3600000
<b>Less. Variable Expense</b>			
koayl,soap,aresol,room spera ect	9,500	285,000	3420000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	9,500	285,000	3420000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Koayl	17k	2575	43775			20,000	63775
Soap	4k	2520	10080			20,000	30080
Aresol	5k	7635	38160			20,000	58160
Room spe	10k	4032	40320				
other			78665				
security			20,000				
<b>Total</b>			<b>231,000</b>			<b>60,000</b>	<b>291,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:231,000**  
**Investor Investment:60,000**  
**Total Investmen291,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
koayl,soap,aresol,room spera ect	12,000	360,000	4,320,000	4,536,000	
<b>Total Sales (A)</b>	12,000	360,000	4,320,000	4,536,000	
<b>Less. Variable Expense</b>					
koayl,soap,aresol,room spera ect	11,400	342,000	4,104,000	4,309,200	
<b>Total variable Expense(B)</b>	11,400	342,000	4,104,000	4,309,200	
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18,000	216,000	226,800	
<b>Less. Fixed Expense</b>					
Rent		1000	12,000	12,000	
Electricity bill		200	2,400	2,500	
Transportation		500	6,000	6,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		500	500	500	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>84,500</b>	<b>85,600</b>	
<b>Net Profit (E) [C-D)</b>		<b>10,500</b>	<b>131,500</b>	<b>141,200</b>	
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	131,500	141,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		95,500
	<b>Total Cash Inflow</b>	<b>191,500</b>	<b>236,700</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)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>95,500</b>	<b>200,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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

