



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

Name	:	<b>DIDARUL ALAM</b>
Age	:	01/01/1983( 34Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	01 Son 1 Daughter
No. of siblings:	:	03Brother 3 Sisters
Address	:	Vill:Uttor joshpur, P.O: Chadgazi P.S: Chagal naiya, 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	:	<b>RASHEDA AKTER</b>
(iii) Father's name	:	<b>LATE: ALI AHAMMOD</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 9/(Female), Member ID:5145/1, Group No: 03 Member since: 05-03-2007-2013 (6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 000/-
(v) Who pays GB loan installment	:	Mother
(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	:	9 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-919364
Mother's Contact No.	:	01815-179610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASHEDA AKTER** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

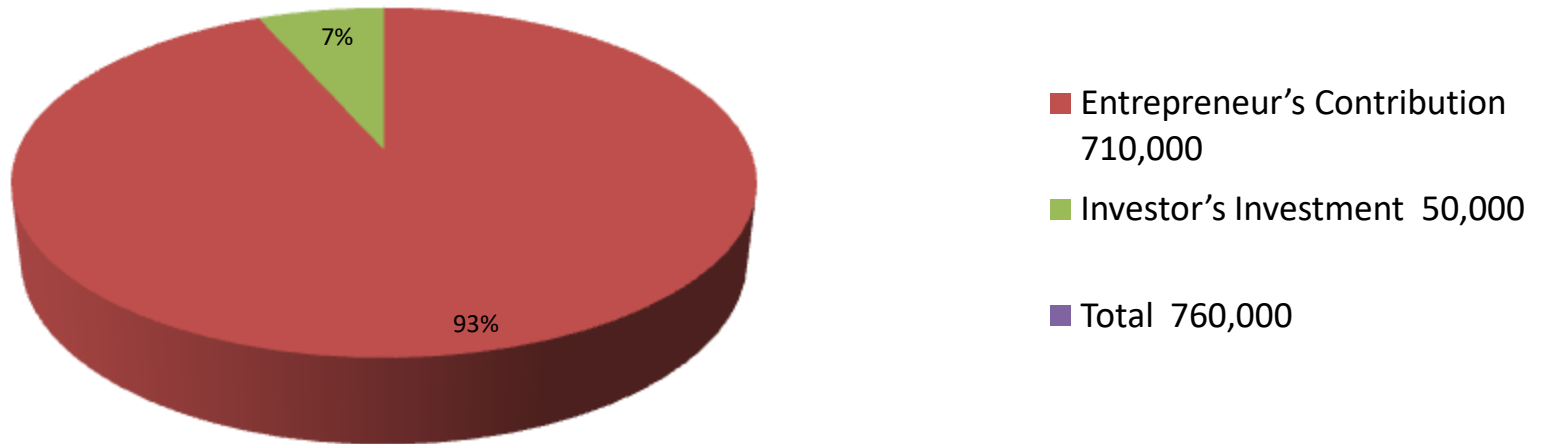
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DIDARUL ALAM</b>
Location	:	Chadgazi Bot toli Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 7,60,000/-
Financing	:	Self BDT 7,10,000/- (from existing business) 93% Required Investment BDT,50,000(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	80,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Speaker,Lighting,mikser,music ligjt etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. No employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Speaker ,Lighting,mikser,music ligjt etc.	2200	66000	792000
	0	0	0
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Speaker ,Lighting,mikser,music ligjt etc.	1760	52800	633600
<b>Total Variable Expense</b>	<b>1760</b>	<b>52800</b>	<b>633600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13200</b>	<b>158400</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4700</b>	<b>56400</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
speaker	4	100,000	400,000			0	400,000
lighting			50,000			50,000	100,000
mikser	2	50,000	100,000			0	100,000
music light			80,000			0	80,000
security			80,000			0	80,000
						0	0
						0	0
						0	0
						0	0
0			0			0	0
<b>Total</b>	<b>6</b>	<b>150000</b>	<b>710,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>760,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Speaker ,Lighting,mikser,music ligjt etc.	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
<b>Less Variable Expense (B)</b>					
Speaker ,Lighting,mikser,music ligjt etc.	2160	64800	777600	816480	857304
<b>Total Variable Expense</b>	<b>2160</b>	<b>64800</b>	<b>777600</b>	<b>816480</b>	<b>857304</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>98400</b>	<b>99040</b>	<b>99692</b>
<b>Net Profit (E)= [C-D]</b>		<b>7700</b>	<b>92400</b>	<b>97020</b>	<b>101871</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	<b>Total Cash Inflow</b>	<b>142,400</b>	<b>169,420</b>	<b>251,291</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,400</b>	<b>149,420</b>	<b>231,291</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chadgazi Bot toli Bazar,  
Chagal Naiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







