

## Proposed NU Business Name: **ALI AND SONS**



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Dagonvuiyan Unit, Feni

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>KORBAN ALI</b>
Age	:	03-01-1984(33 Years)
Education, till to date	:	Class Seven
Marital status	:	Married.
Children	:	01 Daughter.
No. of siblings:	:	04 Brothers,01 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Comp <input checked="" type="checkbox"/> Dist: Nohakl <input type="checkbox"/>
Parent's and GB related Info	:	Mother <span style="float: right;">Father</span>
(i) Who is GB member	:	<b>BIYA DHONI</b>
(ii) Mother's name	:	<b>LATE:KALA MIA</b>
(iii) Father's name	:	Branch:Chorparboti,Companigong. Centre #
(iv) GB member's info	:	15(Female), Member ID: 205, Group No: 02 Member since: 2006 to 2012 (06Years) First loan: BDT 5,000
Further Information:	:	Existing Loan: BDT: 40,000, Outstanding loan:Nil
(v) Who pays GB loan	:	Mother

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	0years experience in running business. 04 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-726375
Family's Contact No.	:	01815857031/0186281334
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**BIYA DHONI** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

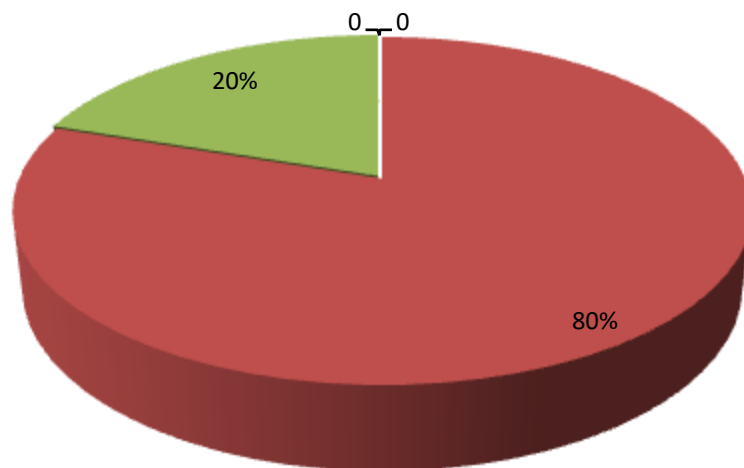
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALI AND SONES</b>
Location	:	Primary School Road, West Bazar, Chowdhury hat , Nohakhali.
Total Investment in BDT	:	BDT 301750/-
Financing	:	Self BDT2,41,750/-(from existing business)80% Required Investment BDT 60000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40ft*15ft=600 sqreft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni&amp; Bashurhat.</li><li>▪Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery items etc	7,000	210000	2520000
<b>Total sales (A)</b>	7000	210000	2520000
<b>Less Variable Exp.</b>			
Grocery items etc	5950	178500	2142000
<b>Total Variable exp. (B)</b>	5950	178500	2142000
<b>Contribution Margin CM [C= (A-B)]</b>	1050	31500	378000
<b>less fixed exp.</b>			
Rent		4300	51600
Electricity bill		1000	12000
Transportation		4000	48000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		50	600
Generator		300	3600
Mobile bill		500	6000
<b>total fixed cost (D)</b>		20350	244200
<b>Nit profit</b>		11150	133800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	30	2750	82500	10	2750	27500	110000
Dal	5	5000	25000	2	5000	10000	35000
Ata	3	1250	3750	2	1250	2500	6250
Weat	5	1500	7500	2	1500	3000	10500
Oil	250	80	20000	50	80	4000	24000
Cosmetices	0	0	20000			0	20000
Milk	0	0	5000	0	0	0	5000
Salt	0	0	5000	0	0	0	5000
Sops	0	0	3000	0	0	0	3000
Others	0	0	20000	0	0	13000	33000
Security	0	0	50000	0	0	0	50000
<b>Total</b>	<b>0</b>		<b>241750</b>			<b>60000</b>	<b>301750</b>



- Entrepreneur's Contribution 241,750
- Investor's Investment 60,000
- Total 301,750

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery items etc.	8900	267000	3204000	3364200
<b>Total Sales (A)</b>	8900	267000	3204000	3364200
less variable Expenses				
Grocery items etc.	7565	226950	2723400	2859570
Total variable Expenses (B)	7565	226950	2723400	2859570
<b>Contribution Margin (CM)= (A-B)</b>	1335	40050	480600	504630
<b>Less Fixed Expenses</b>				
Rent		4300	51600	51600
Electricity bill		1500	18000	18200
Transportation		4500	54000	54200
Salary (self)		5000	60000	60000
Salary(staff)		10000	120000	120000
Entertainment		200	2400	2400
Gird		50	600	600
Generator		300	3600	3600
Mobile bill		700	8400	8600
<b>Total Fixed Cost</b>		26550	318600	334530
<b>Net Profit (E) (C-D)</b>		13500	162000	170100
Investment Payback			<b>24000</b>	<b>24000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>162000</b>	<b>170100</b>	<b>178605</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		138,000	284,100
	<b>Total Cash Inflow</b>	222,000	308,100	462,705
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
<b>3</b>	<b>Net Cash Surplus</b>	138,000	284,100	438,705

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :04 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

