

## Proposed NU Business Name : ALO TRADERS



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD . ALAMGIR HOSSAIN</b>
Age	:	19- 06 -1985 (32Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	2 DOUGHTER
No. of siblings:	:	1 Brother , 1 Sister.
Address	:	Vill: KHASH GHONIPARA .P.O: KHASH GHONIPARA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst :AMBIA
(iii) Father's name	:	MD.SIDDIK SIKDAR
(iv) GB member's info	:	Branch :SOLIMABATH Cen/18 M(FAMAL), Member ID : 2501/1 , Group No:06 Member since:1987-2014 First loan: BDT 5000 /- Outstanding loan: NIL
Further Information:		
(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	:	10years 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.	:	01739534585
Family's Contact No.	:	01799770634
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst :AMBIA joined Grameen 22years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALO TRADERS</b>
Location	:	MAIN ROARD TA BARIYA BAZZAR
Total Investment in BDT	:	BDT/-184200
Financing	:	Self BDT 124200/- (from existing business 67% Required Investment BDT 60,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft= 200 ssquare ft
Security of the shop	:	10000
Implementation	:	<ul style="list-style-type: none"> <li>▪The busines is planned to be scaled up by investment in existing goods like; SHART PANT THREE PIECE , CHAPA KAPOR , TORAY , SUTA , PANT KAPOR , etc.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is RENT.</li> <li>▪Collects goods from tangail</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

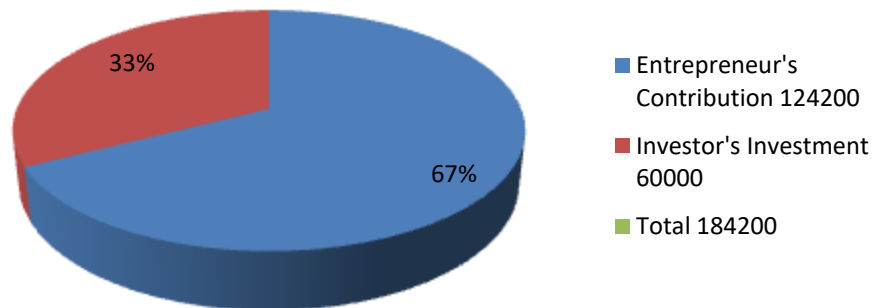
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
SHART PANT THREE PIECE , CHAPA KAPOR , TORAY , SUTA , PANT KAPOR		125000	1500000
<b>Total Sales (A)</b>		<b>125000</b>	<b>1500000</b>
<b>Less. Variable Expense</b>			
SHART PANT THREE PIECE , CHAPA KAPOR , TORAY , SUTA , PANT KAPOR	0	100000	1200000
<b>Total variable Expense (B)</b>	<b>0</b>	<b>100000</b>	<b>1200000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>25000</b>	<b>300000</b>
<b>Less. Fixed Expense</b>			
Rent		800	9600
Electricity Bill		500	6000
Transportation		500	6000
Mobile Bill		300	3600
Salary (STAFF)		10000	120000
Entertainment		200	2400
Gurd		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>17500</b>	<b>210000</b>
<b>Net Profit (E) [C-D]</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
SHART	15000	60000	75000
PANT	9000		9000
THREEPICE	16000		16000
CHAPA KAPOR	48000		48000
TORAY	10000		10000
SUTA	12000		12000
PANT KAPOR	4200		
SECURITY	10000		10000
<b>Total</b>	<b>124200</b>	<b>60000</b>	<b>184200</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
SHART PANT THREE PIECE , CHAPA KAPOR , TORAY , SUTA , PANT KAPOR	125000	150000	1575000
<b>Total Sales (A)</b>	<b>125000</b>	<b>1500000</b>	<b>1575000</b>
<b>Less. Variable Expense</b>			
SHART PANT THREE PIECE , CHAPA KAPOR , TORAY , SUTA , PANT KAPOR	100000	1200000	1260000
<b>Total variable Expense (B)</b>	<b>100000</b>	<b>1200000</b>	<b>1260000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>25000</b>	<b>300000</b>	<b>315000</b>
<b>Less. Fixed Expense</b>			
Rent	800	9600	9600
Electricity Bill	500	6000	6000
Guard	100	1200	1200
Mobile Bill	300	3600	3600
generator	100	1200	1200
Entertainment	200,	2400	2400
Salary (STAFF)	10000	120000	120000
transportation	500	6000	6000
Salary (self)	5000	60,000	60,000
<b>Total Fixed Cost</b>	17500	210000	210000
<b>Net Profit (E) [C-D)</b>	7500	<b>90000</b>	<b>105000</b>
<b>Investment Payback</b>		<b>36000</b>	<b>36000</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	90000	105000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		54000
	<b>Total Cash Inflow</b>	<b>150000</b>	<b>159000</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)	36000	36000
	<b>Total Cash Outflow</b>	<b>96000</b>	<b>36000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>54000</b>	<b>123000</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

# আলো টেইলার্স



প্রোঃ মোঃ আলমগীর হোসেন

এখানে শার্ট, প্যান্ট, খান কাপড়, প্রি-পিচ এবং  
সুদক্ষ কারীগর দ্বারা পুরুষ ও মহিলাদের  
কুচি সম্মত পোষাক তৈয়ারী করা হয়।

তেবাড়িয়া বাজার, নাগরপুর, টাঙ্গাইল। মোবাঃ ০১৭৩৯-৫৩৪৫৮৫

















