

Proposed NU Business Name: **EMU ALOKSOJJA**



Project identification and prepared by: Md Shahidul Islam,
Nobabgonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MISHON
Age	:	01-02-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Ulaeel, P.O: Aoula. P.S: Nobabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MINU BEGUM
(iii) Father's name	:	ALSLAM
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 38 (Female), Member ID: 2621/1, Group No: 01 Member since: 01-01-1998 to 2001 (13 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	07 years experience in running business. 7 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826-691784
Family's Contact No.	:	01987-370477
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MOST. MINU BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EMU ALOKSOJJA
Location	:	Aouni Bazaar, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 380,000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Generator, Mike etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Dhaka.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

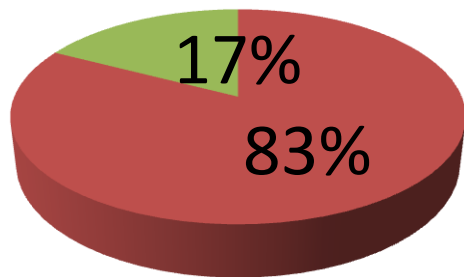
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Service	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Service	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	300	3,600
Guard	150	1,800
Total fixed Cost (D)	7,250	87,000
Net Profit (E) [C-D]	10,750	129,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Generator	2	50000	100,000	2	40000	80,000	180,000
Sound box	4	40000	160,000	0	0	0	160,000
Electric powr	8	5000	40,000	0	0	0	40,000
Cable	30	1000	30,000	0	0	0	30,000
Mike	2	10000	20,000	0	0	0	20,000
Light	100	300	30,000	0	0	0	30,000
Total	146		380,000	2		80,000	460,000

Source of Finance



■ Entrepreneur's Contribution 380,000

■ Investor's Investment 80,000

■ Total 460,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sevice	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Sevice	100,000	1,200,000	1,260,000	1,323,000
Total variable Expense (B)	100,000	1,200,000	1,260,000	1,323,000
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,500	18,000	20,000	22,000
Entertainment	300	3,600	4,000	4,500
Guard	150	1,800	1,800	1,800
Total Fixed Cost	7,850	94,200	98,300	102,300
Net Profit (E) [C-D]	17,150	205,800	216,700	228,450
Investment Payback		32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	205,800	216,700	228,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		173,800	358,500
	Total Cash Inflow	285,800	390,500	586,950
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	173,800	358,500	554,950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









প্রত্যয়

কুই মার্ম প্রতিশ্রুত
বেঙ্গল, মাদ্রাস মো: জোহা
মো: জোহা মাদ্রাস, জো
মে প্রকৌশল ক্লাব, ক্রোমুল
০২ নং প্রকৌশল ক্লাব
০৩ নং প্রকৌশল ক্লাব
জোহা ০৩ সার্বিক

সহ-কর্তৃপক্ষ
মহা
প্রকৌশল ক্লাব

0255



নেং শোব্রা ইউনি

উপজেলা-নবাবগঞ্জ, জেলা

ট্রেড লাইসেন্স

লাইসেন্স নং- ২৬৩
 প্রতিষ্ঠানের নাম
 মালিকের নাম
 পিতা/স্বামীর নাম
 মাতার নাম
 ঠিকানা
 উপজেলা-নবাবগঞ্জ, জেলা-ঢাকা।

ব্যবসা
উদ্দেশ্য
করিয়
৩০ -

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মিশন
 Name: Mishon
 পিতা: আসলাম
 মাতা: মিনু বেগম
 Date of Birth: 17 Jul 1982
 ID NO: 2616294398877

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাস্তা: উলাইল, আওনা, ডাকঘর: আওনা

FAMILY PICTURE