

Proposed NU Business Name: **ALOM MISTANNO VANDER**



Project identification and prepared by: Md Shah Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALOM
Age	:	08-10-1983 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	03 Son
No. of siblings:	:	01 Bother
Address	:	Vill: Choto Vadahar, P.O: Tindighi, Thana: Kahalu Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BULI BEGUM
(iii) Father's name	:	MD. AHMEDALI
(iv) GB member's info	:	Branch: Majhihat Shibgonj , Centre # 37(Female), Member ID: 3849/1, Group No: 02 Member since: 15-02-2005 (10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 35,000, Outstanding loan: BDT: 23,528
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-279467
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BULI BEGUM joined Grameen Bank since 10 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALOM MISTANNO VANDER
Location	:	Noldubi, Kahalu ,Bogra
Total Investment in BDT	:	BDT 157,000/-
Financing	:	Self BDT 97,000/-(from existing business) 62% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sweet etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

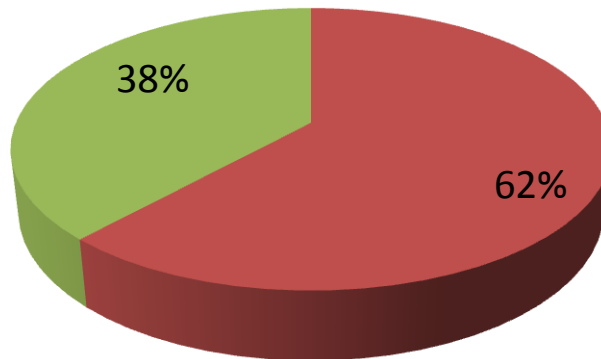
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Sweet	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less Variable Expense		0
Sweet	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less Variable Expense		0
Rent	600	7,200
Electricity bill	900	10,800
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staf)	0	0
Entertainment	200	2,400
Mobile bill	300	3,600
Total fixed cost (D)	7,500	90,000
Net Profit (E)= [C-D]	10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sugar	4	3,200	12800	10	3,200	32000	44800
Moida	5	2,200	11000	8	2,200	17600	28600
Chana	60	220	13200	20	220	4400	17600
Milk	80	50	4000	80	50	4000	8000
Sweet	160	120	19200	0	0	0	19200
Oil	2	13,000	26000	0	0	0	26000
Security	1	12,000	12000	0	0	0	12000
Total	69	0	97,000	118	0	60,000	157,000

Source of Finance



- Entrepreneur's Contribution
97,000
- Investor's Investment 60,000
- Total 157,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sweet	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense		0	0	0
Sweet	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense		0	0	0
Rent	600	7,200	7,560	
Electricity Bill	1000	12,000	12,600	13,230
Mobile Bill	500	6,000	6,300	6,615
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Transportation	1000	12,000	12,600	13,230
Entertainment	500	6,000	6,300	6,615
Total Fixed Cost	8600	103,200	108,360	113,778
Net Profit (E) [C-D]	21,400	256,800	269,640	283,122
Investment Payback		24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	256,800	269,640	283,122
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		232,800	478,440
	Total Cash Inflow	316,800	502,440	761,562
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	232,800	478440	737562

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 07 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





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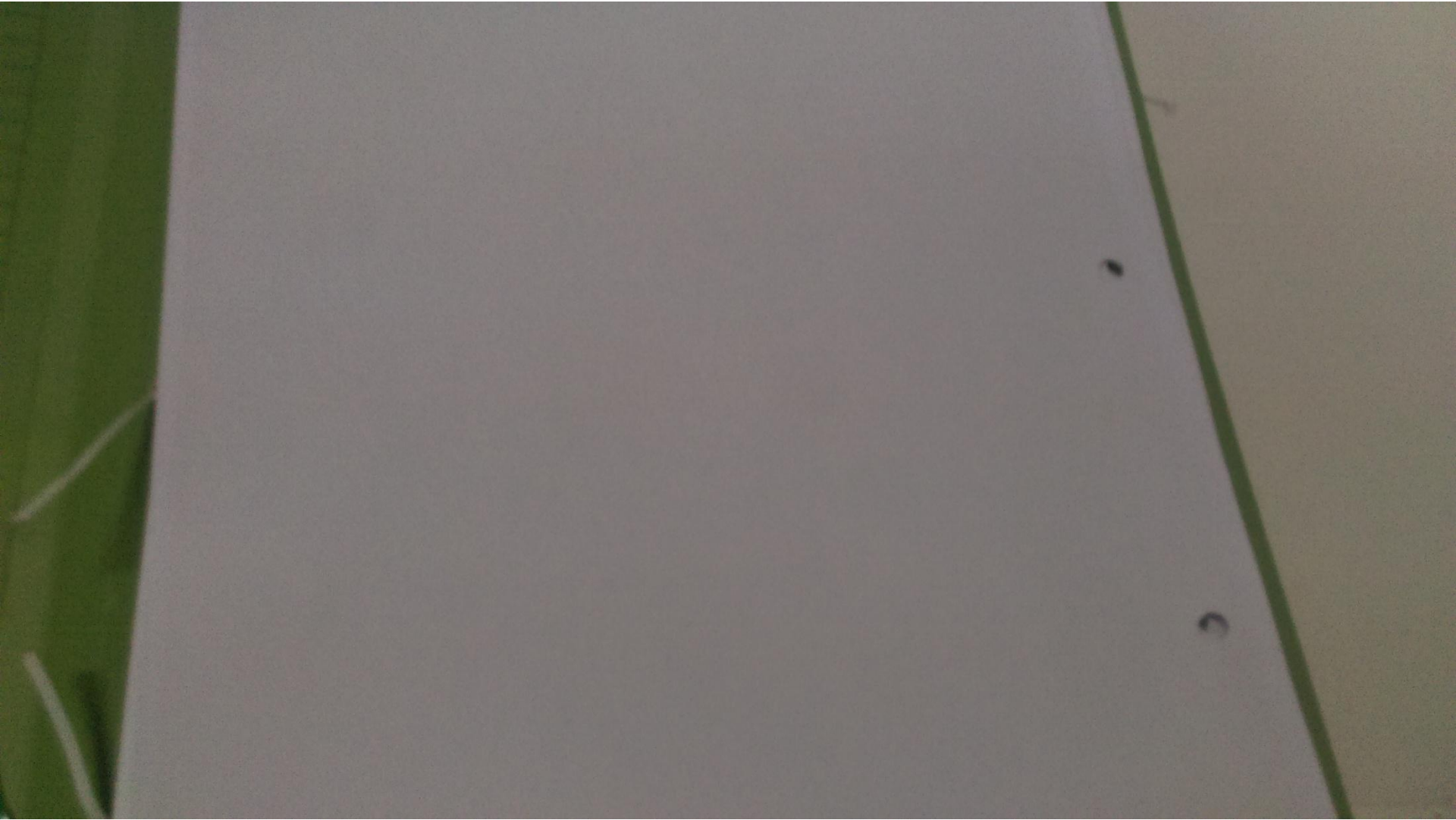
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FAMILY PICTURE

