

Proposed NU Business Name:ALIPUR S S GALARY



Project identification and prepared by:MD:Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOWAR HOSSAIN
Age	:	30-11-1988 (29 Years)
Education, till to date	:	Class ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, 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	:	HAZERA BEGUM
(iii) Father's name	:	LETE; ABDUL MANNAN
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 05 (Female), Member ID: 1125, Group No: 02 Member since: 2003-2012 (09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000 Outstanding loan: 0
(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	:	1 years experience in running business. 14 Years in own business. He has 01year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-046471/01843106486
Family's Contact No.	:	01812-460085
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 9 years 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	:	ALIPUR S S GALARY
Location	:	Chowdharuyhat Road,namer bazar,Dagonbhuiyan,Feni
Total Investment in BDT	:	BDT 303,000/-
Financing	:	Self BDT 233,000/- (from existing business) 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; S.S Pipe, Thai glass, Thai aluminum etc. ▪Average 20% gain on sales. ▪The business is operating by the entrepreneur himself. He has 05 employee. ▪One will be appointed after getting equity money ▪ The shop is rented. ▪ Collects goods from Feni and bashurhat. ▪ Agreed grace period is 3 months.

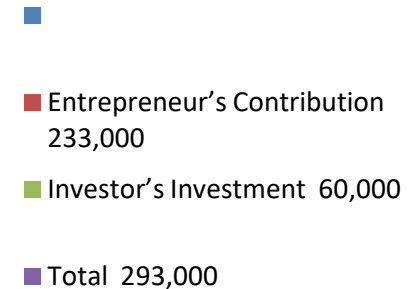
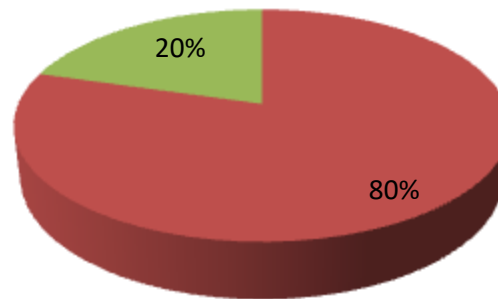
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
S.S Pipe, Thai glass, Thai aluminum etc.	8500	255000	3060000
Total Sales (A)	8500	255000	3060000
Less Variable Expense			
S.S Pipe, Thai glass, Thai aluminum etc.	6800	204000	2448000
Total variable Expense (B)	6800	204000	2448000
Contribution Margin (CM) [C=(A-B)]	1700	51000	612000
Less Variable Expense			
Rent		2500	30000
Electricity bill		2500	30000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		25000	300000
Entertainment		150	1800
Guard		150	1800
Generator		0	0
Mobile bill		500	6000
Total fixed cost (D)		36300	435600
Net Profit (E)= [C-D]		14700	176400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Rack	2	9000	18000	0	0	0	18000
S Spipe	0	0	30000	0	0	40000	70000
Alna	5	3000	15000	0	0	0	15000
Dining table	1	30000	30000	0	0	0	30,000
Khat	1	15000	15000	0	0	0	15,000
Coad stand	4	2000	8000	0	0	0	8,000
Lohar door	1	7000	7000	0	0	20,000	27,000
S S door	2	40000	80000	0	0	0	80,000
Security	0	0	30000	0	0	0	30,000
Total	0	0	233000	0	0	60,000	293,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
S.S Pipe, Thai glass, Thai aluminum etc.	11150	334500	4014000	4214700	4425435
Total Sales (A)	11150	334500	4014000	4214700	4425435
Less Variable Expense					
S.S Pipe, Thai glass, Thai aluminum etc.	8920	267600	3211200	3371760	3540348
Total variable Expense (B)	8920	267600	3211200	3371760	3540348
Contribution Margin (CM) [C=(A-B)]	2230	66900	802800	842940	885087
Less Variable Expense					
Rent		2500	30000	30000	30000
Electricity bill		3000	36000	36200	36400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		25000	300000	300000	300000
Entertainment		150	1800	1800	1800
Guard		150	1800	1800	1800
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		37500	450000	450600	451200
Net Profit (E)= [C-D]		29400	352800	392340	433887
Investment Payback			24,000	24,000	24,000

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	352800	392340	433887
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		328,800	697,140
	Total Cash Inflow	412,800	721,140	1,131,027
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	24,000	24,000
3	Net Cash Surplus	328,800	697,140	1,107,027

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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













FAMILY PICTURE

