

## Proposed NU Business Name: **MS ALOM TRADERS**



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Mohasthan unit.Bogra

Project verified by: Md.Mozaharul Islam Sarker



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

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

Name	:	<b>MD.SHA ALOM</b>
Age	:	22-02-1984(33 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	2 Brother
Address	:	Vill: PolashbariP.O: ChadmohahatP.S:Bogra shadar 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	:	<b>MOST SHSHEDA BEGUM</b>
(iii) Father's name	:	<b>LATE. ABDUL BARI</b>
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 49(Female), Member ID: 3853/4Group No: 04 Member since: 05-03-2001 (14Years) First loan: BDT 20000 -
Further Information:		Existing Loan: BDT 5,000/-, Outstanding loan:Nil
(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	:	03 years running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770898208
Mother's Contact No.	:	01775663327
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohasthan, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST SHAHEDA BEGUM** joined Grameen Bank since 14 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ALOM TRADERS</b>
Location	:	Palashbari, chadmohahat Bogra.
Total Investment in BDT	:	BD338,000/-
Financing	:	Self BDT 258,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 810ft= 6150square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods; Milk sales.</li> <li>▪Average gain on 30% sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪None employee will be appointed.</li> <li>▪The shop is own.</li> <li>▪Collects goods from Mohasthan Bazer, Bogra</li> <li>▪Agreed grace period is 3 months.</li> </ul>

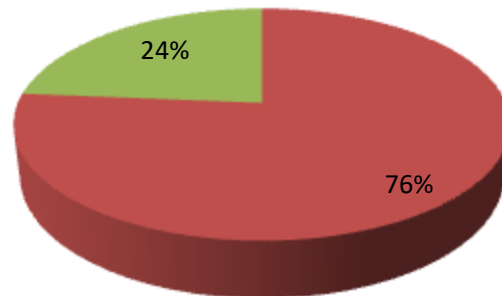
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Senatary item sale	18,000	540,000	6,480,000
<b>Total Sales (A)</b>	<b>18,000</b>	<b>540,000</b>	<b>6,480,000</b>
<b>Less. Variable Expense</b>			
Khat,Table,Alna,Sofa,Others Production cost	15,660	469,800	5,637,600
<b>Total variable Expense (B)</b>	<b>15,660</b>	<b>469,800</b>	<b>5,637,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,340</b>	<b>70,200</b>	<b>842,400</b>
<b>Less. Fixed Expense</b>			
House rant		1,500	18,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		1,000	12,000
Guard		150	1,800
Generator		150	1,800
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>22,600</b>	<b>271,200</b>
<b>Net Profit (E) [C-D]</b>		<b>47,600</b>	<b>571,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tiles Cleaner	24	1000	24,000				24,000
Tiles Putting	32	2000	64,000	25	2,000	50,000	114,000
Jam Remover	12	100	1,200	0	2.67	0	1,200
Finail	5	120	600	0	0	0	600
Glass Cleaner	12	80	960	0	1000	0	960
Febrix	10	1020	10,200	0	0	0	10,200
Toilet Cleaner	20	1020	20,400	0	24	0	20,400
Chips	30	600	18,000	50	600	30,000	48,000
Others	1	100000	100,000	0	0	0	100,000
Security	1	18640	18,640	0	0	0	18,640
<b>Total</b>	<b>0</b>		<b>258,000</b>	<b>0</b>		<b>80,000</b>	<b>358,000</b>

## Source of Finance



- Total 338,000
- Entrepreneur's Contribution 258,000
- Investor's Investment 80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Senatary item sale	27,000	810,000	9,720,000	10,206,000	10,716,300
<b>Total Sales (A)</b>	<b>27,000</b>	<b>810,000</b>	<b>9,720,000</b>	<b>10,206,000</b>	<b>10,716,300</b>
<b>Less. Variable Expense</b>					
Purchase cost	23,490	704,700	8,456,400	8,879,220	9,323,181
<b>Total variable Expense (B)</b>	<b>23,490</b>	<b>704,700</b>	<b>8,456,400</b>	<b>8,879,220</b>	<b>9,323,181</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,510</b>	<b>105,300</b>	<b>1,263,600</b>	<b>1,326,780</b>	<b>1,393,119</b>
<b>Less. Fixed Expense</b>					
House rant		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		16,000	192,000	192,000	192,000
Entertainment		1,000	12,000	12,000	12,000
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>26,600</b>	<b>319,200</b>	<b>319,200</b>	<b>319,200</b>
<b>Net Profit (E) [C-D]</b>		<b>78,700</b>	<b>944,400</b>	<b>1,007,580</b>	<b>1,073,919</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	944,400	1,007,580	1,073,919
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		912,400	1,887,980
	<b>Total Cash Inflow</b>	<b>1,024,400</b>	<b>1,919,980</b>	<b>2,961,899</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>912,400</b>	<b>1,887,980</b>	<b>2,929,899</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:03  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience; Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Palashbari, chadmohahat  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



A man in a green polo shirt with a small white logo on the chest and dark trousers stands in the foreground.

Stacks of cardboard boxes are visible, with several labeled "VIXOL". The labels include "VIXOL", "DISINFECTANT", "SPRAY", "Phenol", and "DAMP REMOVER". Several bottles of disinfectant are also visible on top of the boxes.

A wooden cabinet or shelving unit is visible in the background, with a large brown bag or container on top. The cabinet has a few items on it, including what looks like a pair of shoes.





