

Proposed NU Business Name: **ALOM BOSTRALOY**
২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD SHAHADAT MOLLA |
| Age | : | 10-07-1980 (37 Years) |
| Education, till to date | : | B S S |
| Marital status | : | Married |
| Children | : | 3 Daughter |
| No. of siblings: | : | 3 Brother 1 Sister |
| Address | : | Vill: Raza bari P.O: Elenga P.S: Kalihati , Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father: |
| (ii) Mother's name | : | MST HALIMA BEGUM |
| (iii) Father's name | : | MD AKMOT ALI |
| (iv) GB member's info | : | Branch:Bolla Centre # 36(Female), Member ID:2465 Group No: 02 Member since: 31-01-1988(30Years) First loan: BDT 5000/- |
| Further Information: | | Existing loan: BDT 100,000 Outstanding loan: BDT 0 |
| (v) Who pays GB loan installment | : | No |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc | : | |

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 | : | 22 years experience in running business. He has training |
| Other Own/Family Sources of Income | : | Dairy Farm |
| Other Own/Family Sources of Liabilities | : | Nil |
| Entrepreneur Contact No. | : | 01716-789156 |
| Mother's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HALIMA BEGUM joined Grameen Bank since 30 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | : ALOM BOSTRALOY |
| Location | : | Elenga bustand ,Elenga , kalihati , Tangail . |
| Total Investment in BDT | : | BDT 2312500 |
| Financing | : | Self BDT 1912500 from existing business) 62% Required Investment BDT 400000 (as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 10000 |
| Proposed Salary | : | BDT 10.000 |
| Size of shop | : | 9 ft x 14 ft= 144 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The cloth Purchase and seals etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Elenga Bazar.▪Agreed grace period is 3 months. |

Existing Business (BDT)

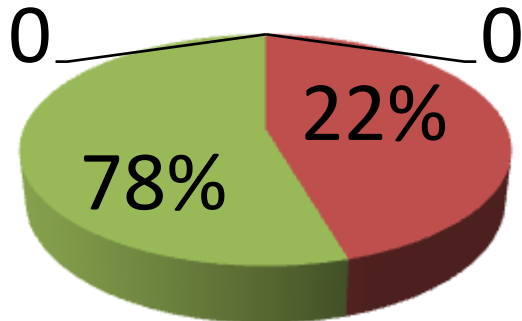
| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|----------------|
| Revenue (sales) | | | |
| shari, Lungi, Pant , shairt, Three pice | 6,500 | 195,000 | 2,340,000 |
| | 6,500 | 195,000 | 2,340,000 |
| Less. Variable Expense | | | |
| shari, Lungi, Pant , shairt, Three pice | 5,200 | 156,000 | 1,872,000 |
| Total variable Expense (B) | 5,200 | 156,000 | 1,872,000 |
| Contribution Margin (CM) [C=(A-B) | 1,300 | 39,000 | 468,000 |
| Less. Fixed Expense | | | |
| Rent | | 3,000 | 36,000 |
| Electricity Bill | | 700 | 8,400 |
| Transportation | | 600 | 7,200 |
| Salary (self) | | 10,000 | 120,000 |
| Salary (stuff) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Guard | | 150 | 1,800 |
| Generator Bill | | 150 | 1,800 |
| Mobile Bill | | 300 | 3,600 |
| Total fixed Cost (D) | | 20,100 | 241,200 |
| Net Profit (E) [C-D] | | 18,900 | 226,800 |

Investment Breakdown

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|----------------|----------|------------|------------------|----------|------------|--------------|------------------|
| | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | |
| Vowel | 1,000 | 45 | 45,000 | | | - | 45,000 |
| sapa suti | 6,000 | 50 | 300,000 | 1,000 | 400 | 400,000 | 700,000 |
| Three pice | 600 | 650 | 390,000 | | | - | 390,000 |
| handloom shari | 100 | 600 | 60,000 | | | | 60,000 |
| shirt pice | 500 | 350 | 175,000 | | | | 175,000 |
| pant | 150 | 300 | 45,000 | | | | 45,000 |
| Lungi | 200 | 300 | 60,000 | | | | 60,000 |
| Print shari | 150 | 250 | 37,500 | | | | 37,500 |
| Security | | | 300,000 | | | - | 300,000 |
| cow | | | - | | | - | - |
| | | | - | | | - | - |
| | | | 1,412,500 | | | 400,000 | 1,812,500 |

Source of Finance



| | |
|---------------------------|------------------|
| Entrepreneur Contribution | 400,000 |
| Investors Investment | 1,412,500 |
| Total Investment | 1,812,500 |

| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|------------------|------------------|------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
| Revenue (sales) | | | | | |
| shari, Lungi, Pant , shairt, Three pice | 7,800 | 234,000 | 2,808,000 | 2,948,400 | 3,095,820 |
| Total Sales (A) | 7,800 | 234,000 | 2,808,000 | 2,948,400 | 3,095,820 |
| Less. Variable Expense | | | | | |
| shari, Lungi, Pant , shairt, Three pice | 6,240 | 187,200 | 2,246,400 | 2,358,720 | 2,476,656 |
| Total variable Expense (B) | 6,240 | 187,200 | 2,246,400 | 2,358,720 | 2,476,656 |
| Contribution Margin (CM) [C=(A-B) | 1,560 | 46,800 | 561,600 | 589,680 | 619,164 |
| Less. Fixed Expense | | | | | |
| Rent | | 3,000 | 36,000 | 36,000 | 36,000 |
| Electricity Bill | | 700 | 8,400 | 8,400 | 8,400 |
| Transportation | | 600 | 7,200 | 7,200 | 7,200 |
| Salary (self) | | 10,000 | 120,000 | 120,000 | 120,000 |
| Salary (stuff) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Guard | | 150 | 1,800 | 1,800 | 1,800 |
| Generator Bill | | 150 | 1,800 | 1,800 | 1,800 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Total fixed Cost (D) | | 20,100 | 241,200 | 241,200 | 241,200 |
| Net Profit (E) [C-D) | | 26,700 | 320,400 | 336,420 | 320,400 |
| Payback | | | 160,000 | 160,000 | 160,000 |

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 | Investment Infusion by Investor | 400,000 | | |
| 1 | Net Profit | 320,400 | 336,420 | 320,400 |
| 1 | Depreciation (Non cash item) | | - | |
| 1 | Opening Balance of Cash Surplus | | 160,400 | 336,820 |
| | Total Cash Inflow | 720,400 | 496,820 | 657,220 |
| 2 | Cash Outflow | | | |
| 2 | Purchase of Product | 400,000 | | |
| 2 | Payment of GB Loan | | | |
| 2 | Investment Pay Back (Including Ownership Tr. Fee) | 160,000 | 160,000 | 160,000 |
| | Total Cash Outflow | 560,000 | 160,000 | 160,000 |
| 3 | Net Cash Surplus | 160,400 | 336,820 | 497,220 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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

আলম
বন্দ্রালয়
এন্ড সাগর টেলিফোন

কলকাতা এলেক্সা বাসস্ট্যান্ড







