

Proposed NU Business Name: **ALI AZAM BOSTRALOY**



Project identification and prepared by: MD. Mozammel Haque,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALI AZAM KHAN
Age	:	10-12-1983 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Baro Pakhia, P.O: Delduar, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAL BHANU
(iii) Father's name	:	LAL KHAN
(iv) GB member's info	:	Branch: Delduar, Centre # 66(Male), Member ID: 6135, Group No: 03 Member since: 02-11-2000 (15 Years) First loan: BDT 5000/-.
Further Information:		Existing Loan: BDT 20,000/- Outstanding loan: BDT 19,560/-
(v) Who pays GB loan installment	:	Brother
(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	:	4 years experience in running business. He has 6 months training.
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-376106
Mother's Contact No.	:	01956-055709
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAL BHANU joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ALI AZAM BOSTRALOY
Location	:	Delduar Tangail.
Total Investment in BDT	:	BDT 1,68,000/-
Financing	:	Self BDT 1,18,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloths like; Sharee, Three piece, Lungi, Pant, Winter cloth etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Korotia, Dhaka.▪Agreed grace period is 4 months.

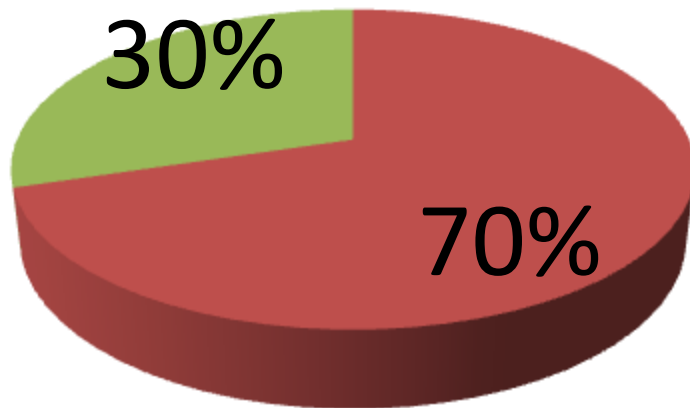
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Cloths	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		250	3,000
Guard		100	1,200
Total fixed Cost (D)		7,850	94,200
Net Profit (E) [C-D]		7,150	85,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee (80pcs x 500)	40,000	10,000	50,000
Three Piece (45pcs x 500)	22,500	10,000	32,500
Lungi (100pcs x 2000)	20,000	-	20,000
Pant (65 x 450)	26,000	-	26,000
Winter Cloths	9,500	30,000	39,500
Total	118,000	50,000	168,000

Source of Finance



- Entrepreneur's Contribution 118,000
- Investor's Investment 50,000
- Total 168,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	3,600	108,000	1,296,000	1,360,800
Total Sales (A)	3,600	108,000	1,296,000	1,360,800
Less. Variable Expense				
Cloths	2,880	86,400	1,036,800	1,088,640
Total variable Expense (B)	2,880	86,400	1,036,800	1,088,640
Contribution Margin (CM) [C=(A-B)	720	21,600	259,200	272,160
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	18,000
Entertainment		350	4,200	5,000
Guard		100	1,200	1,500
Total Fixed Cost		8,550	102,600	104,500
Net Profit (E) [C-D]		13,050	156,600	167,660
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	156,600	167,660
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		126,600
	Total Cash Inflow	206,600	294,260
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	126,600	264,260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

আলাস্কিক
ডাইজেসিটিভ

১ এয়ারটেল

দেশের সেরা স্মার্টফোন নেটওয়ার্ক

আলী আজম বঙ্গালয়, মৌলভী বাজার, দেলদুয়ার, টাংগাইল

এখানে
banglalink
i'top-up

banglalink
নতুন কিছু করে

কেউ নিচার্জে
লম্বাআসন্নো
কথা!
এখানে
banglalink
i'top-up





























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



নাম: আলী আজম খান
Name: ALI AZAM KHAN
পিতা: লাল খান
মাতা: লাল ভানু
Date of Birth: 10 Dec 1983
ID NO: 19799312323000037

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা
কোথাও শাওরা গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

FAMILY PICTURE

