

Proposed NU Business Name: **ALAUDDIN MISTERI**



Project identification and prepared by: Romendronath Halder
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALAUDDIN
Age	:	01-02-1986 (31Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	1 Son, 1 Daughter
No. of siblings:	:	2 Brothers, 2 Sisters
Address	:	Vill: Charchandiya P.O: Sonagazi P.S: Sonagazi 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	:	JAHEDA KHATUN
(iii) Father's name	:	LET. MOKHLESUR RAHMAN
(iv) GB member's info	:	Branch : Charchandiya, Sonagazi Centre 20 (Female), Member ID: 1584, Group No: 03 Member since: 05-12-2001(16 years) First loan: BDT 4000
Further Information:		Existing loan: BDT 15000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850846120
Family's Contact No.	:	01834257189
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHEDA KHATUN joined Grameen Bank since 06 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

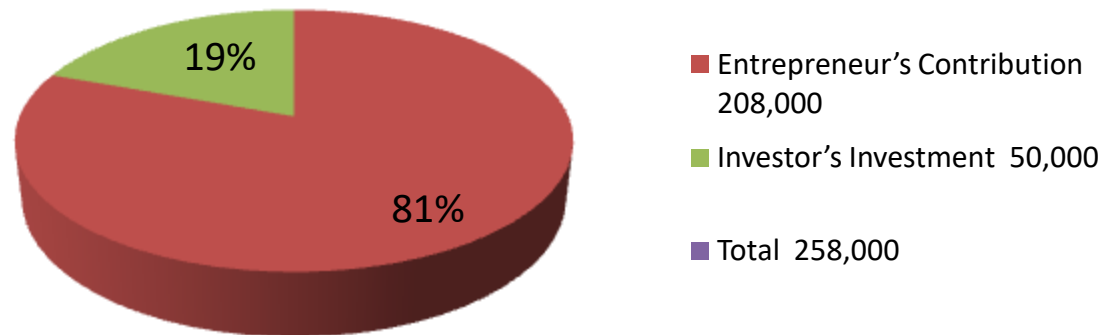
Proposed Nobin Udyokta Business Info

Business Name	:	ALAUDDIN MISTERI
Location	:	Takiyaroad ,Sonagazi, Feni
Total Investment in BDT	:	BDT 258,000/-
Financing	:	Self BDT 208000/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cot ,Dressing table,Table,Koroi wood e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cot ,Dressing table,Table,Koroi wood e.t.c	2900	87000	1044000
		0	0
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Cot ,Dressing table,Table,Koroi wood e.t.c	2320	69600	835200
Total Variable Expense	2320	69600	835200
Contributon Margin (CM) [C=(A-B)]	580	17400	208800
Less Fixed Expense			
Rent		1000	12000
Electric Bill		600	7200
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		400	4800
Guard		50	600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		12650	151800
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cot	5	14,000	70,000	2	14000	28,000	98,000
Dressing table	2	15,000	30,000		0	0	30,000
Table	2	1,500	3,000				25,000
Cot	1	35000	35,000	1	6000	6,000	41,000
Koroi wood			30,000			5,000	35,000
			0				0
Others						11,000	11,000
			0			0	0
Security			40,000			0	40,000
			0			0	0
	128	65500	208,000	3	20000	50,000	258000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cot ,Dressing table,Table,Koroi wood e.t.c	3400	102000	1224000	1285200	1349460
		0	0	0	0
Total Sales(A)	3400	102000	1224000	1285200	1349460
Less Variable Expense (B)					
Cot ,Dressing table,Table,Koroi wood e.t.c	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	680	20400	244800	257040	269892
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		600	7200	7500	7800
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		400	4800	4800	4800
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12650	148200	149200	150230
Net Profit (E)= [C-D]		7750	93000	97650	102533
Investment Pay Back			20,000	20,000	20,000

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			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	Total Cash Inflow	143,000	170,650	253,183
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	73,000	150,650	233,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
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

