

Proposed NU Business Name: **BIJOY ALOCKSOGGA**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | MD:ROMJAM ALI |
| Age | : | 01-01-1983(34 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | 1sones02Doughters |
| No. of siblings: | : | 02 Brothers 01 Sister |
| Address | : | Villi:East Chandrapur, P.O: Boyragirhat, 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 | : | GOLAPAYER NESSA |
| (iii) Father's name | : | LATE:NURUL HAQUE |
| (iv) GB member's info | : | Branch:Dagonvuiyan , Centre # 23(Female), Member ID: 4735, Group No: 04 Member since: 2006-2013 (06Years) First loan: BDT 4,000 |
| Further Information: | | Existing Loan: BDT :10000, 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 | : | 0 years experience in running business.05 Years is won business He has 0 Years training. |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01874936425 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPAYER NESSA joined Grameen Bank since 06 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | BIJOY ALOCKSOGGA |
| Location | : | Mosque road ,Boyragirhat, Dagonvuiyan,Feni. |
| Total Investment in BDT | : | BDT 549,800/- |
| Financing | : | Self BDT 499,800/-(from existing business) 91% Required Investment BDT 50,000/-(as equity) 09% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric items etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

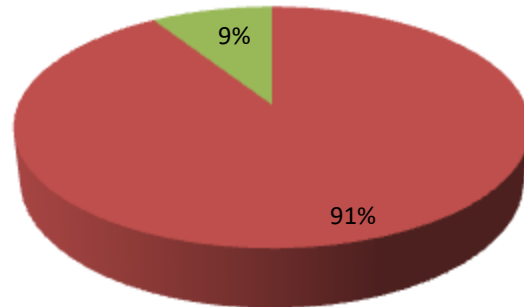
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue (sales) | | | |
| Furniture items | 4000 | 120000 | 1440000 |
| Total sales (A) | 4000 | 120000 | 1440000 |
| Less Variable Exp. | | | |
| Furniture items | 3000 | 90000 | 1080000 |
| Total Variable exp. (B) | 3000 | 90000 | 1080000 |
| Contribution Margin CM [C= (A-B)] | 1000 | 30000 | 360000 |
| less fixed exp. | | | |
| Rent | | 1500 | 18000 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 300 | 3600 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 5000 | 60000 |
| Entertainment | | 300 | 3600 |
| Gird | | 100 | 1200 |
| Generator | | 0 | 0 |
| Mobile bill | | 500 | 6000 |
| total fixed cost (D) | | 13200 | 158400 |
| Net profit (E) [C-D] | | 16800 | 201600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-----------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Generator | 4 | 50000 | 200000 | 01 | 50000 | 50000 | 250000 |
| Rod light | 80 | 350 | 28000 | 0 | 0 | 0 | 28000 |
| Helloing Light | 20 | 280 | 5600 | 0 | 0 | 0 | 5600 |
| Simi Light | 1000 | 20 | 20000 | 0 | 0 | 0 | 20,000 |
| Dom Light | 12 | 350 | 4200 | 0 | 0 | 0 | 4,200 |
| Consent Light | 13 | 8000 | 104000 | 0 | 0 | 0 | 104000 |
| Running machine | 7 | 5000 | 35000 | | 0 | 0 | 35,000 |
| Speaker | 2 | 40000 | 80000 | 0 | 0 | 0 | 80,000 |
| Others | 0 | 0 | 3000 | 0 | 0 | 0 | 3,000 |
| Security | | | 20000 | | | | |
| Total | | | 499800 | 0 | 0 | 50000 | 549,800 |

Source of Finance



- Entrepreneur's Contribution 499,800
- Investor's Investment 50,000
- Total 549,800

Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|--------|---------|--------------|--------------|--------------|
| Revenue (sales) | | | | | |
| Furniture items | 7065 | 211950 | 2543400 | 2670570 | 2804098.5 |
| Total Sales (A) | 7065 | 211950 | 2543400 | 2670570 | 2804098.5 |
| less variable Expenses | | | | | |
| Furniture items | 5298.8 | 158963 | 1907550 | 2002927.5 | 2103073.88 |
| Total variable Expenses (B) | 5298.8 | 158963 | 1907550 | 2002927.5 | 2103073.88 |
| Contribution Margin (CM)= (A-B) | 1766.3 | 52987.5 | 635850 | 667642.5 | 701024.625 |
| Less Fixed Expenses | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electricity bill | | 800 | 9600 | 9800 | 10000 |
| Transportation | | 800 | 9600 | 9800 | 10000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 10000 | 120000 | 120000 | 120000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gird | | 100 | 1200 | 1200 | 1200 |
| Mobile bill | | 900 | 10800 | 11000 | 11200 |
| Total Fixed Cost | | 19400 | 232800 | 233400 | 234000 |
| Net Profit (E) (C-D) | | 33587.5 | 403050 | 434242.5 | 467024.625 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 403050 | 434242.5 | 467024.625 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 383,050 | 797,293 |
| | Total Cash Inflow | 453,050 | 817,293 | 1,264,317 |
| 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 | 20000 | 20000 |
| 3 | Net Cash Surplus | 383,050 | 797,293 | 1,244,317 |

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











FAMILY PICTURE

