

Proposed NU Business Name: **ALAUDDIN SHARI**

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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALAUDDIN
Age	:	21-07-1984(33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	No son & 2 Doughters
No. of siblings:	:	2 Brothers & 3 Sister.
Address	:	Vill: Alea Taroni ,P.s: Barabuchna, P.S: Tangail Sadar , 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	:	MOST.JOBONA BEGUM
(iii) Father's name	:	ANSAD ALI
(iv) GB member's info	:	Branch:Salempur, Tangail , Centre# 66 (Male), Member ID: 5609 , Group No:01 Member since:07/06/1988-16/10/2000 (12Years) First loan: BDT 2,000 /- OutstandingLoan 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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	:	10 years experience in running business. He has Family wise training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01747256622
Family's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.JABONA BEGUM joined Grameen Bank 12 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ALAUDDIN SHARI
Location	:	Vill:Alea Taroni ,P.sBarabuchna, P.S: Tangail Sadar , Dist: Tangail
Total Investment in BDT	:	BDT=264,000/-
Financing	:	Self BDT =204,000/- (from existing business) 83% Required Investment BDT= 60,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT= 5,000
Proposed Salary	:	BDT= 5,000
Size of shop	:	20 ft x 10 ft= 200square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tat Machine, Cotton, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 8 employee.▪The shop is no rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shari,cotton,Chaina Rayon ,shaft shilk Hand tat,etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Shari,cotton,Chaina Rayon ,shaft shilk Hand tat,etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		700	8,400
Transportation		2,000	24,000
Salary (self)		5000	60,000
Salary (self)		0	0
Entertainment		300	3,600
Mobile Bill		300	3600

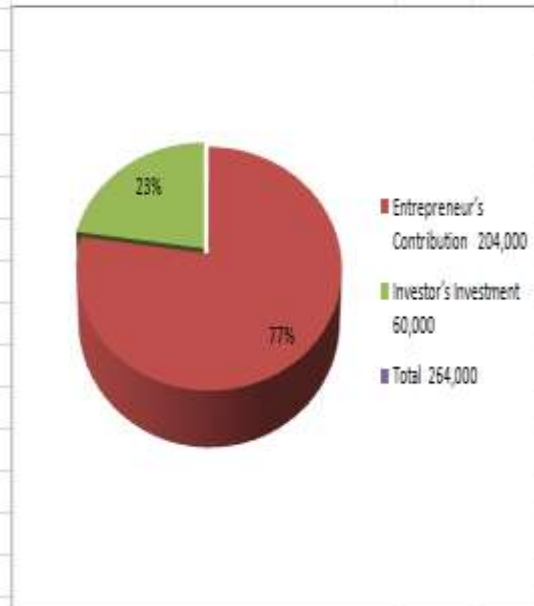
Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chaina Rayon	30000	30000	60,000
Cotton	40000	30000	70000
Machine	120000		120000
Shoft Shilk	14,000	0	14,000
Total:-	204000	60,000	264,000

Source of Finance

Proposed Project Cost

Existing Capital	204000	77%
Investor's Investment	60000	23%



Entrepreneur's Contribution	204,000	77%
Investor's Investment	60,000	23%
Total	264,000	

Financial Projection (BDT)

BDT (TK)					
Particular	Dayli	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Shari,cotton,Powerl om	3000	90000	1080000	1134000	1190700
	3000	90000	1080000	1134000	1190700
Total Sales (A)					
Less. Variable Expense				0	0
Shari,cotton,Powerl om	25,50	76500	918000	963900	1012095
Total variable Expense (B)	25,50	76500	918000	963900	1012095
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178,605
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		700	8400	8500	8500
Transportation		2000	24,000	24,000	24,000
Salary (self)		5000	60,000	60,000	60,000
Salary (self)		0	0	0	0

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	62400	70,400	
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		26400	
	Total Cash Inflow	122400	96800	
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36,000	
	Total Cash Outflow	96,000	36,000	
3	Net Cash Surplus	26400	60800	

SWOT ANALYSIS

STRENGTH

Employment: Self:3 Family:0 Others:
Experience & Skill : 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

