Proposed NU Business Name: ALAMGIR ENTERPRISE



Project identification and prepared by: MD Shahidul Islam, Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD ALAMGIR HOSSAIN		
Age	:	08510-1986 (32 Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	02 Brothers 03 Sisters		
Address	:	Vill: Chatari ,P.O: Bagha, P.S: Bagha , Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	::	Mother Father MST SAJEDA BEGUM MD AHSAN ALI SARDAR Branch: Monirgram, Centre # 38(Female), Member ID: 7299/1, Group No: 10 Member since: 17-03-1996 (20 Years) First Ioan: BDT 5000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Existing loan: BDT 40000/- Outstanding loan:18689/- Father No No 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	:	16 years experience in running business.16 Years in own business.
Training Info	:	He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-746088
Mother's Contact No.	:	01782-943266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAJEDA BEGUM joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

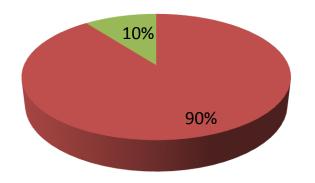
Proposed Nobin Udyokta Business Info				
Business Name	:	ALAMGIR ENTERPRISE		
Location	:	Bagha Baazar		
Total Investment in BDT	:	BDT 480,000/-		
Financing	:	Self BDT 430,000(from existing business) 90% Required Investment BDT 50,000(as equity) 10%		
Present salary/drawings from business (estimates)	:	3DT 5,000		
Proposed Salary	:	3DT 5,000		
Size of shop	:	20 ft x 80 ft = 1600 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Bisuit,Coil,Chocolate, Chanachur etc. The shop is rented. The business is operating by entrepreneur. Existing 02 employee. Collects goods from Cdhaka, Barishal, Rajshahi Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bisuit,Coil,Chocolate, Chanachur etc	9100	273000	3276000
Total Sales (A)	9100	273000	3276000
Less Variable Expense			
Bisuit,Coil,Chocolate, Chanachur etc	7735	232050	2784600
Total variable Expense (B)	7,735	232050	2784600
Contribution Margin (CM) [C=(A-B)	1,365	40950	491400
Less Variable Expense			
Rent		5,000	60000
Electricity bill		550	6600
Transportation		8,000	96000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		2000	24000
Band charge		100	1200
Guard		250	3000
Mobile bill		1000	12000
Total fixed cost (D)		31,650	379800
Net Profit (E)= [C-D]		9,300	111600

		Investr	nent l	Breakd	lown		
Existing				Proposed			
Particulars	ars Qty. Unit Price		Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bsicuit	498	150	74,700	1	20,000	20,000	94,700
Coil	100	1000	100,000		0	0	100,000
Chocolate	100	22	2,200	1	10000	10,000	12,200
Laccha	80	1000	80,000	1	10000	10,000	90,000
Shampoo	50	1350	67,500	1	10000	10,000	77,500
Orsaline	25	800	20,000	0	0	0	20,000
Potato	60	560	33,600	0	0	0	33,600
Rope	200	120	24,000	0	0	0	24,000
Rice	2	4000	8,000	0	0	0	8,000
Chanachur	1	20000	20,000	0	0	0	20,000
Security	0	0	0	0	0	0	0
	1116	0	430,000	4	0	50,000	480,000

Source of Finance



- Entrepreneur's Contribution 430,000
- Investor's Investment 50,000
- Total 480,000

Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1		
Revenue(Sales)					
Bisuit,Coil,Chocolate, Chanachur etc	11200	336000	4032000		
Total Sales (A)	11200	336000	4032000		
Less Variable Expense					
Bisuit,Coil,Chocolate, Chanachur etc	9520	285600	3427200		
Total variable Expense (B)	9,520	285600	3427200		
Contribution Margin (CM) [C=(A-B)	1,680	50400	604800		
Less Variable Expense					
Rent		5 <i>,</i> 000	60000		
Electricity bill		700	8400		
Transportation		8,500	102,000		
Salary (self)		5000	60000		
Salary(Staff)		10000	120000		
Entertainment		2000	24000		
Band charge		100	1200		
Guard		250	3000		
Mobile bill		1000	12000		
Total fixed cost (D)		32,450	389,400		
Net Profit (E)= [C-D]		17950	215400		
Investment Payback			60,000		

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

SR#	Particulars	Year 1 (BDT)
1	Cash Inflow	
1.1	Investment Infusion by Investor	50,000
1.2	Net Profit	215,400
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	265400
2	Cash Outflow	
2.1	Purchase of Product	50,000
2.2	Payment of GB Loan	
2.3	Investment Pay Back (Including Ownership Tr.	60000
2.3	Fee)	60000
	Total Cash Outflow	110,000
3	Net Cash Surplus	155,400



STRENGTH Employment: Self: 01 Family:0 Others:0Experience & Skill : 16 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
Opportunities Huge demand in the community Location of shop; Tetuljora, Rajfulbaria, Savar, Dhaka. Regular customers;	T HREATS Theft Fire Political unrest

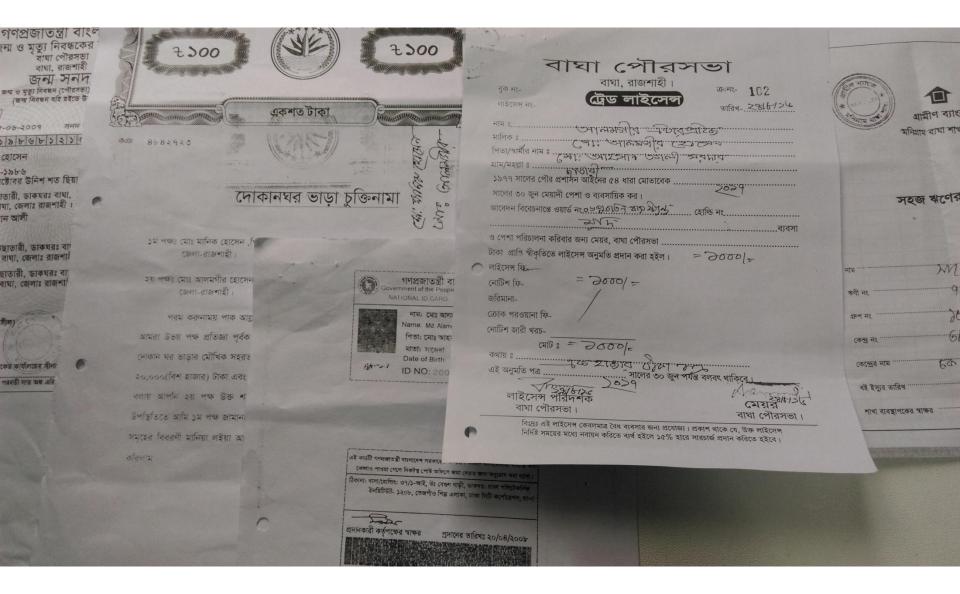
Pictures











FAMILY PICTURE

