#### Proposed NU Business Name: ALAMIN LEBU BAGAN



Project identification and prepared by: Md. Mozammel Haque, Jamurki Unit, Tangail.

Project verified by: MD. Mizanur Rahaman Patoyari



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD.ALAMIN KHAN	
Age	:	07-11-1996 (20Y <i>ears)</i>	
Education, till to date	:	HSC	
Marital status	:	Unmarried	
Children	:		
No. of siblings:	:	2 Brothers and 1 Sisters	
Address	:	Vill: Tatsri P.O: Lauhati P.S: Delduar, Dist: Tangail	
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 RASEDA BEGUM MD.MOHAR KHAN Branch: Lauhati Delduar, Centre # 41 (Female), Member ID: 3002, Group No: 05 Member since: 10.05.1990 TO 2015 (25 Years) First Ioan: BDT 500 /-	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil 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	:	5 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	-	Business,
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.		01768483957
Family's Contact No.	:	01687920443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**RASEDA BEGUM** joined Grameen Bank since 25 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in AGRICULTURE .

Proposed Nobin Udyokta Business Info			
Business Name	:	ALAMIN LEBU BAGAN	
Location	:	Tatsri, Lauhati Bazar, Delduar, Tangail.	
Total Investment in BDT	:	BDT 160000/-	
Financing	:	Self BDT 100000/- (from existing business) 62% Required Investment BDT 60,000/- (as equity) 38%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	64 Dc	
Security of the shop	:	Nil /-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Lemon .</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>Collects goods from Local Market .</li> <li>Agreed grace period is 3 months.</li> </ul>	

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Lemon		16,000	192,000		
Total Sales (A)		16,000	192,000		
Less. Variable Expense					
Lemon		0	0		
Total variable Expense (B)		0	0		
Contribution Margin (CM) [C=(A-B) ]		16,000	192,000		
Less. Fixed Expense					
Medicine		2,000	24,000		
Water		200	2,400		
Transportation		500	6,000		
Mobile Bill		200	2,400		
Entertainment		100	1,200		
Salary (sttaf)		2,000	24,000		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		10,000	120,000		
Net Profit (E) [C-D)		6,000	72,000		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Lemon	100,000		100,000		
Land rent		60,000	60,000		
Total	100,000	60,000	160,000		

### Source of Finance

Entrepreneur's contibution 100,000 Investor's Investment 60,000 Total 160,000	100,000 60,000	<ul> <li>Entrepreneur's contibution 100,000</li> <li>Investor's Investment 60,000</li> <li>Total 160,000</li> </ul>
Image: Constraint of the sector of the se		38%

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Lemon		25,000	300,000	315,000
Total Sales (A)		25,000	300,000	315,000
Less. Variable Expense				
Lemon		0	0	0
Total variable Expense (B)		0	0	0
Contribution Margin (CM) [C=(A-B)		25,000	300,000	315,000
Less. Fixed Expense				
Medicine		2,500	30,000	30,000
Water		300	3,600	3,600
Transportation		1,000	12,000	12,000
Mobile Bill		300	3,600	3,600
Entertainment		100	1,200	1,200
Salary (sttaf)		4,000	48,000	48,000
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Total Fixed Cost		13,200	158,400	158,400
Net Profit (E) [C-D)		11,800	141,600	156,600
Investment Payback			30,000	30,000

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

<b>SI</b> #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	141,600	156,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		111,600
	Total Cash Inflow	201,600	268,200
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.	30,000	30,000
2.3	Fee)	50,000	50,000
	Total Cash Outflow	90,000	30,000
3	Net Cash Surplus	111,600	238,200



# **S**<sub>trength</sub>

Employment: Self: Family:Others: Experience & Skill : 5Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

Huge demand in the community Location of shop; Regular customers;

### **T**HREATS

Theft Fire Political unrest Pictures







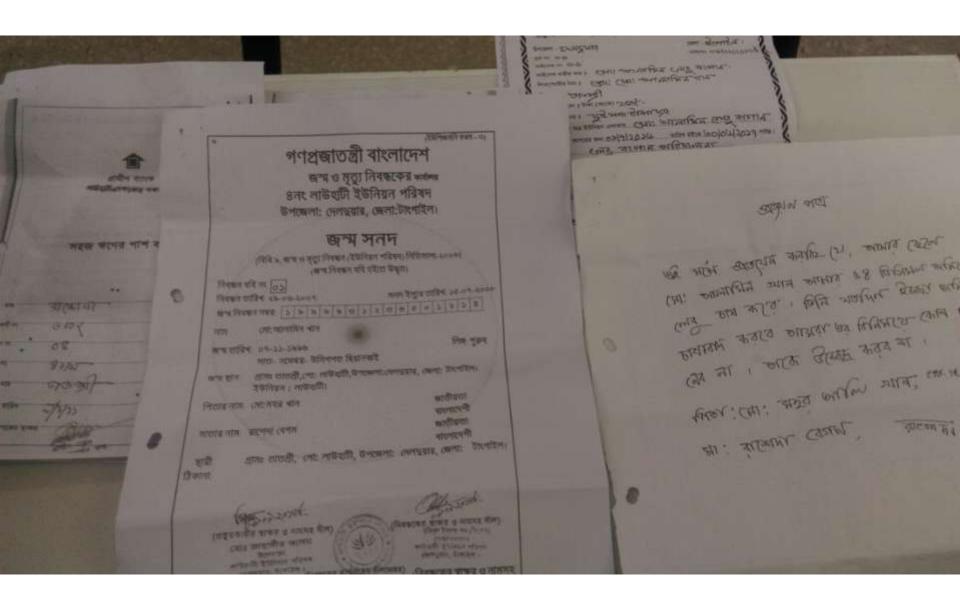












## **FAMILY PICTURE**

