

Proposed NU Business Name: KAZIR DIGHI TRADERS



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MAJIBUL HAUQ (MAJIB) |
| Age | : | 05/01/1982 (35 years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 01 son |
| No. of siblings: | : | 05 Brothers 02 Sisters |
| Address | : | Vill: Lemua(nawaspur) P.O: Lemua; P.S: Feni Sadar ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | RAWSHNARA BEGUME |
| (iii) Father's name | : | MD. MAHBUBUL HAUQE |
| (iv) GB member's info | : | Branch: Fazelpur Feni, Centre # 27 (Female), Member ID: 9115/3, Group No: 01 Member since: 04-01-1992 (25Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 20,00 Outstanding loan: BDT 17800 |
| (v) Who pays GB loan installment | : | Brother |
| (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 | : | 04 years experience in running business. 04 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01818-569679 |
| Family's Contact No. | : | 01835-282837 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAWSHNARA BEGUM joined Grameen Bank since 25 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | KAZIR DIGHI TRADERS |
| Location | : | Kazir Dighi Bazar, Feni |
| Total Investment in BDT | : | BDT 454,000/- |
| Financing | : | Self BDT 374,000/- (from existing business) 82% Required Investment BDT 80,000/- (as equity) 18% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 40 ft x 20 ft= 800 square ft |
| Security | : | 200,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cement , Rode Etc▪Average 4% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka, Chitagong.▪Agreed grace period is 3 months. |

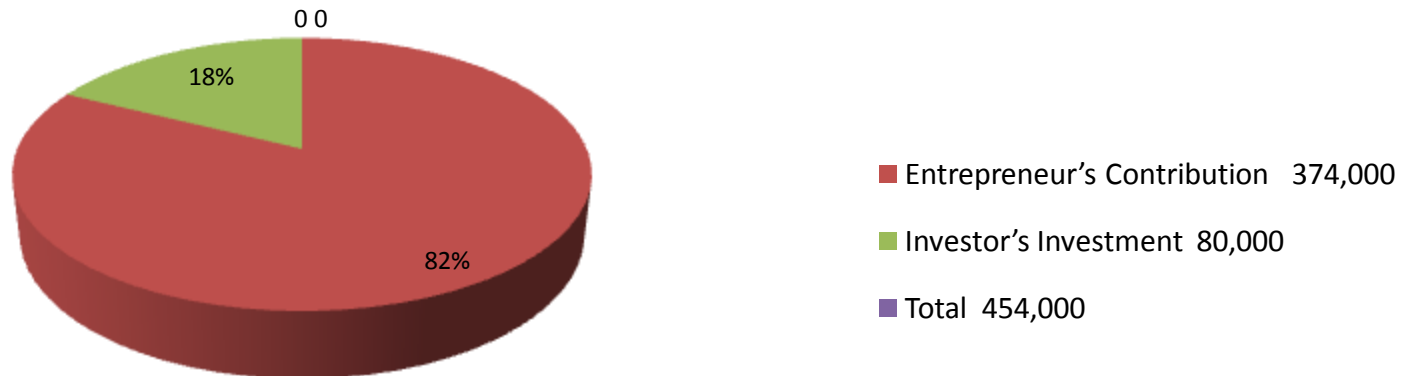
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-------------------------------------------|--------------|---------------|----------------|
| Revenue(Sales) | | | |
| Cement | 40,000 | 1,200,000 | 14,400,000 |
| Total Sales (A) | 40,000 | 1,200,000 | 14,400,000 |
| Less Variable Expense | | | |
| Cement | 38,400 | 1,152,000 | 13,824,000 |
| Total variable Expense (B) | 38,400 | 1,152,000 | 13,824,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,600 | 48,000 | 576,000 |
| Less Variable Expense | | | |
| Rent | | 2,500 | 30,000 |
| Electricity bill | | 500 | 6,000 |
| Transportation | | 10,000 | 120,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary(Staff) | | 7,000 | 84,000 |
| Entertainment | | 500 | 6,000 |
| Generator | | 250 | 3,000 |
| Mobile bill | | 600 | 7,200 |
| Total fixed cost (D) | | 26,350 | 316,200 |
| Net Profit (E)= [C-D] | | 21,650 | 259,800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cement | 400 | 435 | 174,000 | 183 | 435 | 80,000 | 254,000 |
| Securiyt | 1 | 0 | 200,000 | 0 | 0 | 0 | 200,000 |
| Total | 401 | 435 | 374,000 | 183 | 435 | 80,000 | 454,000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|------------------------------------------|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Cement , Rode Etc | 45,000 | 1350000 | 16200000 | 17010000 | 17860500 |
| Total Sales (A) | 45,000 | 1350000 | 16200000 | 17010000 | 17860500 |
| Less Variable Expense | | | | | |
| Cement , Rode Etc | 43200 | 1296000 | 15552000 | 16329600 | 17146080 |
| Total variable Expense (B) | 43200 | 1296000 | 15552000 | 16329600 | 17146080 |
| Contribution Margin (CM) [C=(A-B) | 1800 | 54000 | 648000 | 680400 | 714420 |
| Less Variable Expense | | | | | |
| Rent | | 2500 | 30000 | 30000 | 30000 |
| Electricity bill | | 800 | 9600 | 10000 | 10300 |
| Transportation | | 10500 | 126000 | 126500 | 127000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 7000 | 84000 | 84000 | 84000 |
| Entertainment | | 500 | 6000 | 6000 | 6000 |
| Generator | | 250 | 3000 | 3000 | 3000 |
| Mobile bill | | 400 | 4800 | 5000 | 5300 |
| Total fixed cost (D) | | 26700 | 320400 | 324500 | 325600 |
| Net Profit (E)= [C-D] | | 27300 | 327600 | 355900 | 388820 |
| Investment Payback | | | 32000 | 32000 | 32000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 327,600 | 355,900 | 388,820 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 295,600 | 619,500 |
| | Total Cash Inflow | 407,600 | 651,500 | 1,008,320 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 295,600 | 619,500 | 976,320 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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

