

Proposed NU Business Name: **NEZAM TRADERS**



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Porshuram, Feni

Project verified by: Shushanto Byashas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NEZAM UDDIN
Age	:	06-10-1983 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Daughter ,01 Son
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill : Solia, P.O: Solia, P.S: Porshuram, 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	:	MONOWARA BEGUM
(iii) Father's name	:	AHSHAN ULLAH
(iv) GB member's info	:	Member No- 5238, Centre # 26 (Female), Group No:03 First loan: BDT 3000/- Existing loan: BDT 8000 /- Outstanding loan: BDT /- :
Further Information:	:	No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01814-722552
Entrepreneur Contact No.	:	01826-592805
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MONOWARA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

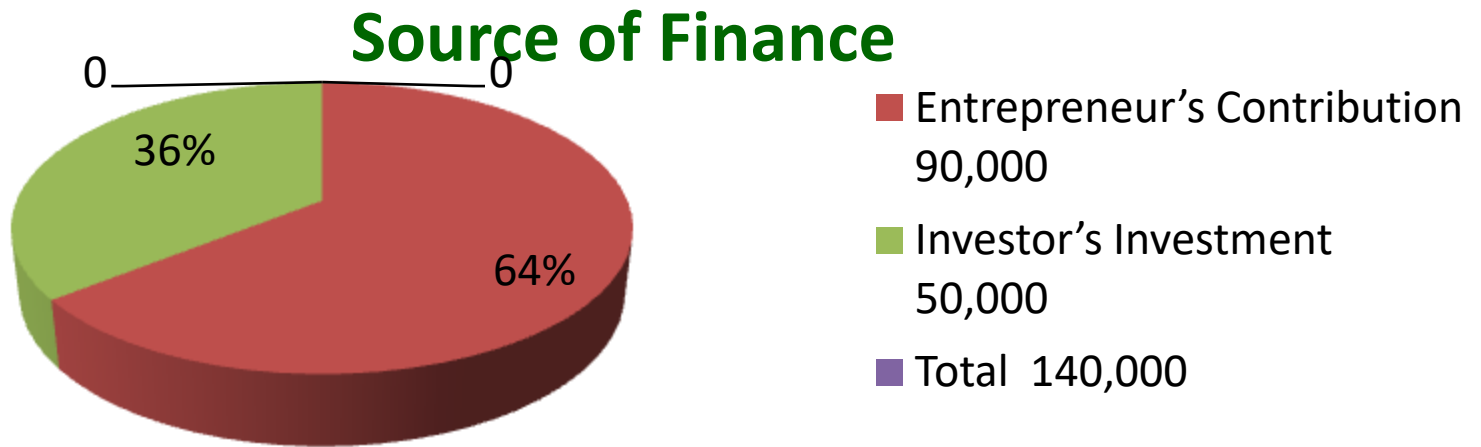
Proposed Nobin Udyokta Business Info

Business Name	:	NEZAM TRADERS
Location	:	Main Road Chitleia Mosgid Market, Porshuram, Feni
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as Fan, light, Bulp, Etc▪ Gaine on sales 30%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is rented.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Fan, Light, Bulb, Wire ETC	1300	39000	468000
	0	0	0
Total Sales(A)	1300	39000	468000
Less Variable Expense (B)			0
Fan, Light, Bulb, Wire ETC	910	27300	327600
Total Variable Expense	910	27300	327600
Contribution Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fan	15	3,500	52,500	8	4500	36,000	88,500
Light	30	200	6,000			0	6,000
Switch			2,000			0	2,000
Wire			20,000			10,000	30,000
Soket			1,500			0	1,500
Others			8,000			4,000	12,000
	45	3700	90000	8	4500	50000	140000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fan, Light, Bulb, Wire ETC	1500	45000	540000	567000	595350
	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1050	31500	378000	396900	416745
Total Variable Expense	1050	31500	378000	396900	416745
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7000	84000	84580	85169
Net Profit (E)= [C-D]		6500	78000	81900	85995
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	78,000	81900	85995
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58000	119900
	Total Cash Inflow	128,000	139,900	205,895
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	20,000	20,000
3	Net Cash Surplus	58,000	119,900	185,895

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

