

**Proposed NU Business Name: M/S KAMRUZZAMAN TRADERS**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. KAMRUZZAMAN</b>
Age	:	28-08-1997 ( 20 Years )
Education, till to date	:	Honors running
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Dhopapara, P.O: Dhopapara, P.S: Puthia. Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. TAHERA BEGUM</b>
(iii) Father's name	:	<b>MD. KAMAL PASHA</b>
(iv) GB member's info	:	Branch: Zeupara, Puthia, Centre # 58(Female), Member ID: 8208, Group No: 10 Member since: 2007 to ( 10Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 24,000, Outstanding loan: 17,078
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-833895
Father 's Contact No.	:	01713-726150
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. TAHERA BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S KAMRUZZAMAN TRADERS</b>
Location	:	Dhopapara, Puthia, Rajshahi .
Total Investment in BDT	:	BDT : 1,10,000/-
Financing	:	Self BDT 60,000/--(from existing business) 55% Required Investment BDT 50,000/--(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT -40,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Vangree Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

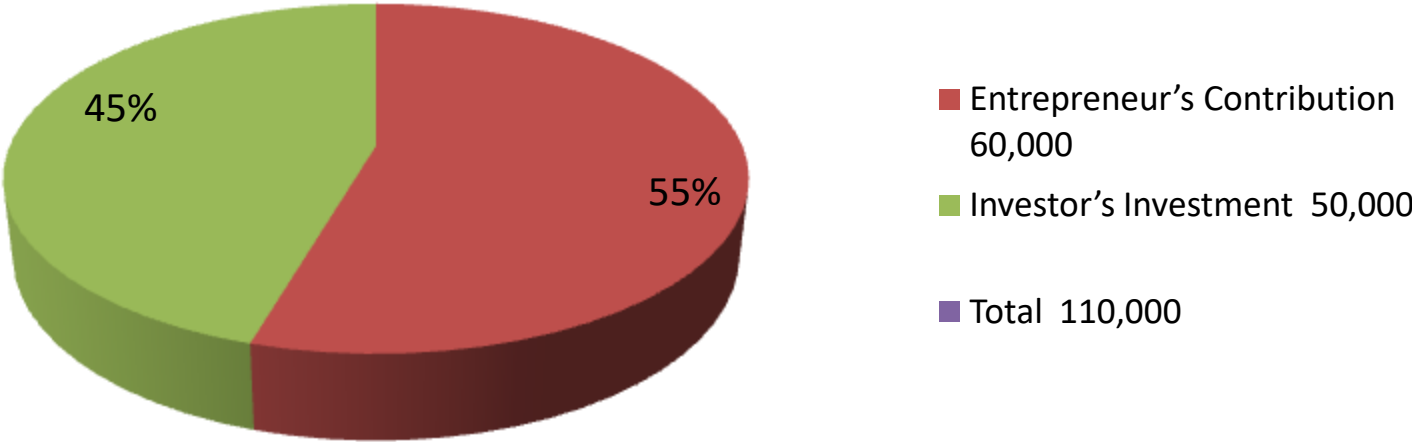
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Vangaree Item	3,500	105,000	1260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1260,000</b>
<b>Less. Variable Expense</b>			
Vangaree Item	3,150	94,500	1134,000
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>1134,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Rent		400	4,800
Electricity Bill		100	1,200
Transportation		1,000	12,000
Guard		150	1,800
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,850</b>	<b>82,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,650</b>	<b>43,800</b>

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Vangaree Item	10000	20,000	65,000
Wood Item	10,000	30,000	45,000
Security	40,000	-	40,000
<b>Total</b>	<b>60,000</b>	<b>50,000</b>	<b>150,000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Vangaree Item	4,500	135,000	1620,000	1701,000	1786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>	<b>1701,000</b>	<b>1786,050</b>
<b>Less. Variable Expense</b>					
Vangaree Item	4,050	121,500	1458,000	1530,900	1607,445
<b>Total variable Expense (B)</b>	<b>4,050</b>	<b>121,500</b>	<b>1458,000</b>	<b>1530,900</b>	<b>1607,445</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		400	4,800	4,800	4,800
Electricity Bill		100	1,200	1,200	1,200
Transportation		1,500	18,000	18,900	19,845
Guard		150	1,800	1,800	1,800
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>7,350</b>	<b>88,200</b>	<b>89,100</b>	<b>90,045</b>
<b>Net Profit (E) [C-D]</b>		<b>6,150</b>	<b>73,000</b>	<b>81,000</b>	<b>88,560</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,000	81,000	88,560
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	53,000	61,000
	<b>Total Cash Inflow</b>	<b>123,000</b>	<b>134,000</b>	<b>149,560</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>53,000</b>	<b>114,000</b>	<b>129,560</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# Family picture

