

Proposed NU Business Name: **KALAM TRADERS**

Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	ABUL KALAM AJAD
Age	:	25-01-1983 (34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Deora, P.O: Barishar, P.S: Kapasia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAOWA BIBI (FOJILA)
(iii) Husband's name	:	MD. NURU MIYA
(iv) GB member's info	:	Branch: Barishar, Centre # 60 (Female), Member ID: 6714/1, Group No: 06 Member since: 05-06-2001 to 2013 (12 Years) First loan: BDT 5,000/- ; Existing loan: BDT 16,000/- Outstanding loan: Nil
Further Information:		
(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 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-448042
Husband's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAOWA BIBI (FOJILA) joined Grameen Bank since 12 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	:	KALAM TRADERS
Location	:	Deora, Barishar.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000 (from existing business) 50% Required Investment BDT 50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	08 ft x 10 ft= 80 squares ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bakery Items, Flour, Sugar, Cold Drinks, Soap, Powder, Coil, Detergent etc▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Amraid Bazar, Amraid.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery Items, Cold Drinks, Soap, Detergent Electronic items etc	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,250	63,000
Net Profit (E) [C-D]		6,750	81,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	10,000	-	-	5,000	15,000
Soft Drinks	5 case	450	2,250	15 case	450	6,750	9,000
Soap	50 p	40	2,000	100 p	40	4,000	6,000
Detergent Powder	50 p	30	1,500	80 p	30	2400	3,900
Cosmetics Item	-	-	10,000	-	-	15,000	25,000
Coil	10 packets	1,450	14,500	05	1,450	7,250	21,750
Tea	-	-	3,000	-	-	5,000	8,000
Confectionery	-	-	5,000	-	-	-	5,000
Others	-	-	1,750	-	-	4,600	6,350
Security	-	-	-	-	-	-	-
Total			50,000			50,000	1,00,000



Source of Finance

- Entrepreneur's Contribution- 50,000
- Investor's Investment- 50,000
- Total Investment-1,00,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery Items, Cold Drinks, Soap, etc.	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Bakery Items, Cold Drinks, Soap, Ice-cream etc.	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		700	8,400	8,500	8,600
Mobile Bill		350	4,200	4,300	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total fixed Cost (D)		5,500	66,000	66,300	79,100
Net Profit (E) [C-D]		12,500	1,50,000	1,60,500	1,59,040
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,50,000	1,60,500	1,59,040
1.4	Opening Balance of Cash Surplus		1,30,000	2,70,500
	Total Cash Inflow	2,00,000	2,90,500	4,29,540
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,30,000	2,70,500	4,09,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

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গ্রামাণ শাক্ত সামাজিক ব্যবস্থা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: বঙ্গলাস ডেপার্টমেন্ট

ইউনিটের নাম: বঙ্গলাসিয়া, গাজীপুর প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: আবুল কালাম মোস্তাফিজ

বয়স: ৬৪ জন্ম তারিখ: ২৫/০১/১৯৫৬ জাতীয় পরিচয়পত্র নং:

শিক্ষাগত যোগ্যতা: ৬ম শ্রেণী

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ৩ ছেলে

ভাই/বোনের সংখ্যা: ৩ জন

বর্তমান ঠিকানা: গ্রাম: গোপালপুর

পো: বাগিচা

থানা: গাজীপুর

স্থায়ী ঠিকানা: গ্রাম: ✓

পো: ✓

থানা: গাজীপুর







FAMILY PICTURE

