

## Proposed NU Business Name: **PORAN TRADERS**



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



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

Name	:	<b>MD NURUL SALAM FORKAN</b>
Age	:	18/11/2000( 18Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: West Chagalniya,P.O: Chagalnaiya P.S: Chagal naiya, 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	:	<b>MAKSUDA AKTER</b>
(iii) Father's name	:	<b>NURUL KARIM MOJUMDER</b>
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 15/(Female), Member ID:4453/1, Group No: 04 Member since: 05-03-2007-2013 (6 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-558309
Mother's Contact No.	:	01815-558308
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAKSUDA AKTER** 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.

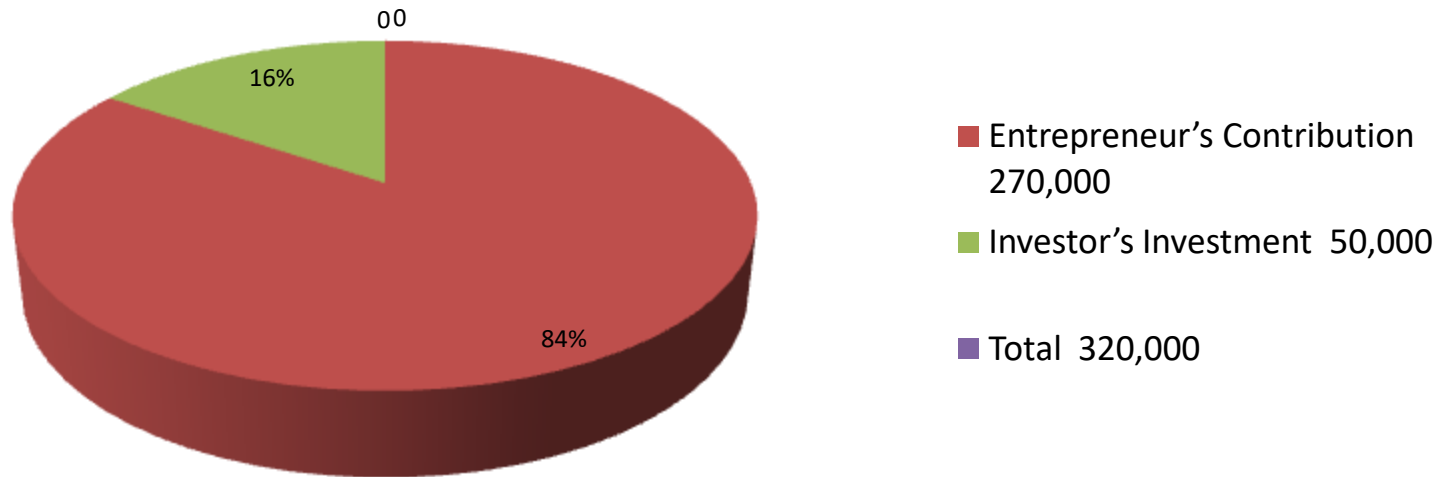
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PORAN TRADERS</b>
Location	:	Post office road,Chagalniya ,Feni.
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,70,000/- (from existing business) 84% Required Investment BDT50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods biscuit,chatny,potato,choklate, etc</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. No employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
biscuit,chatny,potato,choklate, etc	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuit,chatny,potato,choklate, etc	2975	89250	1071000
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>
<b>Less Fixed Expense</b>			
Rent		5000	60000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>11400</b>	<b>136800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4350</b>	<b>52200</b>

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit			80,000	0	0	20,000	100,000
chatny			20,000			20,000	40,000
patato chips	0	0	30,000			10,000	40,000
choklate	0	0	20,000			0	20,000
others	0	0	20,000			0	20,000
security	0	0	100,000			0	100,000
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>270,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>320,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuit,chatny,potato,choklate, etc	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
biscuit,chatny,potato,choklate, etc	3400	102000	1224000	1285200	1349460
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>11400</b>	<b>133200</b>	<b>133780</b>	<b>134369</b>
<b>Net Profit (E)= [C-D]</b>		<b>6600</b>	<b>79200</b>	<b>83160</b>	<b>87318</b>
<b>Investment Pay Back</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	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59200	122360
	<b>Total Cash Inflow</b>	<b>129,200</b>	<b>142,360</b>	<b>209,678</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)	20000	20000	20000
	<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>59,200</b>	<b>122,360</b>	<b>189,678</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Post office road, Chagalniya  
, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







