

**Proposed NU Business Name: NAZIM TRADERS**



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Baga Unit, Rajshahi

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

Name	:	<b>TUSHER ALI</b>
Age	:	25-11-1997(20 Years)
Education, till to date	:	Honor
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	-
Address	:	Vill:Meramot Pur ,P.O: Poran pur P.S: Chargat, Dist: Rajshahi
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>ARGURA BEGUM</b>
(iii) Father's name	:	<b>NAZIM UDDIN</b>
(iv) GB member's info	:	Branch: Chargat Branch, Centre # 62 (Female), Member ID: 7929/2, Group No: 03 Member since:25-03-98/14(16 Years) First loan: BDT 10,000
Further Information:		Existing Loan:20,000 /-, Outstanding loan:12960/-
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-728004
Mother's Contact No.	:	01772-855704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ARGURA BEGUM** joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land business.

# Proposed Nobin Udyokta Business Info

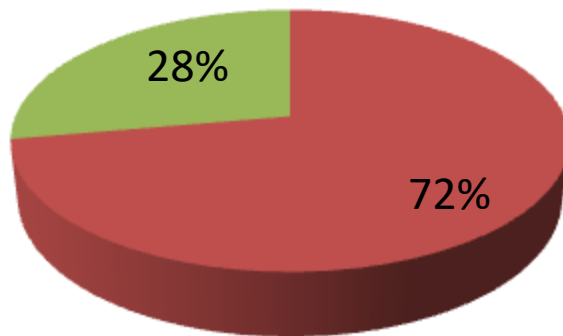
Business Name	:	: <b>NAZIM TRADERS</b>
Location	:	Kakra mari Bazer, Charghat, Rajshahi
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 130000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a tailors</li><li>▪ Average 10% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employe.</li><li>▪ Collects goods from rajshahi</li><li>▪ The shop is rent</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Oil,Salt,Suger,Deterzent Pouder	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Oil,Salt,Suger,Deterzent Pouder	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		1000	12000
Electricity Bill		700	8400
Transportaion		1000	12000
Salary (Self)		4000	48000
Entertainment		150	1800
Mobil Bill		200	2400
Total Fixed Cost (D)		7050	84600
Net Profit (E)= [C-D]		3450	41400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Oil			50000			30000	80,000
Salt			10000			10000	20,000
Suger			20000			10000	30,000
Soap			10000				10000
Dal			10000				10000
Others			30000				30000
<b>Total</b>	<b>0</b>		<b>130000</b>			<b>50,000</b>	<b>1,80,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Oil,Salt,Suger,Deterzent Powder	4200	126000	1512000	2268000	2381400
<b>Total Sales(A)</b>	<b>4200</b>	<b>126000</b>	<b>1512000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>		0	0	0	0
Oil,Salt,Suger,Deterzent Powder	<b>3780</b>	<b>113400</b>	<b>1360800</b>	<b>2041200</b>	<b>2143260</b>
<b>Total Variable Expense</b>	<b>3780</b>	<b>113400</b>	<b>1360800</b>	<b>2041200</b>	<b>2143260</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electricity Bill		700	8400	8700	9000
Transportaion		1000	12000	12400	12800
Salary (Self)		4000	48000	48000	48000
Entertainment		150	1800	1800	1800
Gard		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7250</b>	<b>87000</b>	<b>87800</b>	<b>88600</b>
<b>Net Profit (E)= [C-D]</b>		<b>5350</b>	<b>64200</b>	<b>139000</b>	<b>149540</b>
<b>Investment Pay Back</b>			20000	20000	20000



### 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	64,200	139000	149540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>114,200</b>	<b>167,000</b>	<b>252,040</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>28000</b>	<b>102500</b>	<b>180885</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures









# FAMILY PICTURE

