

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



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

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOLAIMAN MOROL
Age	:	01/09/1983 (33 years)
Education, till to date	:	B.A (Pass)
Marital status	:	Married
Children	:	2 Sons and 1 Daughter
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Choto Sonarua P.O: Bhawal Chandpur P.S: Kapashia, 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	:	KHORSHEDA BEGUM
(iii) Father's name	:	HAFIZ UDDIN MOROL
(iv) GB member's info	:	Branch: Jangalia, Centre # 70 (Male), Member ID: 8047/1, Group No: 05 Member since: 20/03/1992 (20 Years) First Loan: BDT 3,000 /-, Outstanding Loan: Nil
Further Information:		Father
(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.)	:	Yes
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.	:	01715-491072
Family's Contact No.	:	01625-450441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHORSHEDA BEGUM joined Grameen Bank since 20 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	:	M/S SOLAIMAN TRADERS
Location	:	Chandpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 900,000/-
Financing	:	Self BDT 800,000/- (from existing business) 89% Required Investment BDT 1,00,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft = 600 sq. ft
Security of the shop	:	BDT 60,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Fan Palm Wood, Chatir Wood, Pair Wood, Rua Wood, Konaich Wood, Batam, Choukath, Gol Wood etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Bormi.▪Agreed grace period is 3 months.

Existing Business

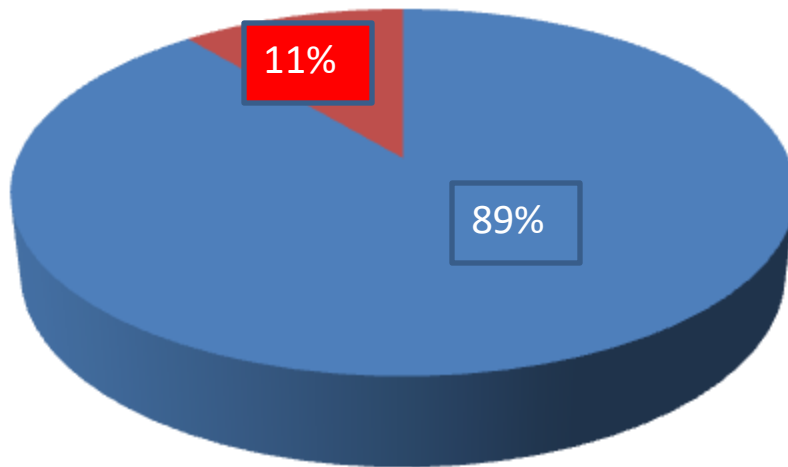
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fan Palm Wood, Chatir Wood, Pair Wood, Rua Wood, Konaich Wood, Batam, Choukath, Gol Wood etc.		100,000	1,200,000
Total Sales (A)		100,000	1,200,000
Less. Variable Expense			
Fan Palm Wood, Chatir Wood, Pair Wood, Rua Wood, Konaich Wood, Batam, Choukath, Gol Wood etc.		70,000	840,000
Total variable Expense (B)		70,000	840,000
Contribution Margin (CM) [C=(A-B)]		30,000	360,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		150	1,800
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		250	3,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Generator		150	1,800
Total fixed Cost (D)		15,500	186,000
Net Profit (E) [C-D]		14,500	174,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fan Palm Wood	50,000	25,000	75,000
Chatir Wood	60,000	20,000	80,000
Pair Wood	140,000	14,000	154,000
Rua Wood	200,000	-	200,000
Konaich Wood	25,000	15,000	40,000
Batam	28,000	-	28,000
Choukath	20,000	20,000	40,000
Gol Wood	200,000	-	200,000
Others	17,000	6,000	23,000
Security	60,000	-	60,000
Total	800,000	100,000	900,000

Source of Finance



■ Entrepreneur's Contribution- 8,00,000

■ Investor's Investment- 1,00,000

■ Total Investment- 9,00,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Fan Palm Wood, Chatir Wood, Pair Wood, Rua Wood, Konaich Wood, Batam, Choukath, Gol Wood etc.		130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)		130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense					
Fan Palm Wood, Chatir Wood, Pair Wood, Rua Wood, Konaich Wood, Batam, Choukath, Gol Wood etc.		91,000	1,092,000	1,146,600	1,203,930
Total variable Expense (B)		91,000	1,092,000	1,146,600	1,203,930
Contribution Margin (CM) [C=(A-B)]		39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		2,500	30,000	36,000	42,000
Electricity Bill		150	1,800	1,900	2,000
Transportation		3,500	42,000	48,000	54,000
Mobile Bill		400	4,800	5,400	6,000
Entertainment		150	1,800	1,900	2,000
Salary (staff)		5,000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Guard		250	3000	3,000	3,200
Generator		150	1,800	1,800	1,800
Total Fixed Cost		17,100	205,200	218,000	231,000
Net Profit (E) [C-D]		21,900	262,800	273,400	284,970
Investment Payback			40,000	40,000	40,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	262,800	273,400	284,970
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		222,800	456,200
	Total Cash Inflow	362,800	496,200	741,170
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	222,800	456,200	701,170

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
Experience & Skill : 5 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

























FAMILY PICTURE

