

Proposed NU Business Name: **M/S KAZI ENTERPRISES**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI BABU
Age	:	07-12-1987(30 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brother's & 4 Sister's
Address	:	Vill: East Pakutiya P.O: D- Pakutiya P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MAJEDA KHATUN
(iii) Father's name	:	KAZI ABDUL KHALEK
(iv) GB member's info	:	Branch: Pakutiya,Ghatail, Centre # 64 (Female), Member ID: 4419, Group No: 03 Member since: 22-06-2005(12 Years) First loan: BDT 3000 Taka.
Further Information:		Existing loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	None
(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.)	:	None
Business Experiences and Training Info	:	12 years experience in running business. He has no tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-386943
Family's Contact No.	:	01712-304276
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAJEDA KHATUN Joined Grameen Bank Since 12 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

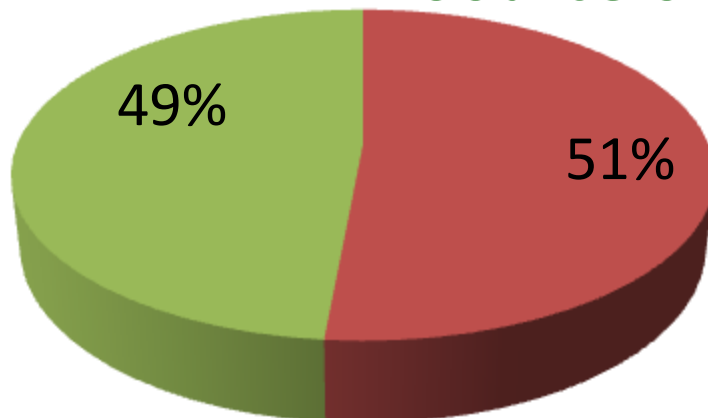
Proposed Nobin Udyokta Business Info

Business Name	:	M/S KAZI ENTERPRISES
Location	:	Pakutiya , Ghatail,Tangail.
Total Investment in BDT	:	BDT 309,000 Taka
Financing	:	Self BDT 159,000 (from existing business) 51% Required Investment BDT 150,000(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	07 ft x 09 ft= 63 Square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gas Cylinders, Stoves, Bikash, Flexiload,Sim Etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Place is Own Entrepreneur.▪Collects goods from Chittagong.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gas cylinders, Stves	0	30,000	360000
Bikash	50,000	1,500,000	18000000
Flexiload	5,000	150,000	1800000
Total Sales (A)	55,000	1,680,000	20160000
Less. Variable Expense			
Gas cylinders, Stves	0	27,000	324000
Bikash	49,800	1,494,000	17928000
Flexiload	4,860	145,800	1749600
Total variable Expense (B)	54,660	1,666,800	20001600
Contribution Margin (CM) [C=(A-B)]	340	13,200	158400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		200	2,400
Generator		200	2,400
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gas Cylinders	50	2,400	120,000	10	2400	24000	144,000
Stoves	2	1,500	3,000	10	1500	15000	18,000
Bikash	1	20000	20,000	0	0	0	20,000
Flexiload	1	10000	10,000	100	0	0	10,000
Sim	40	150	6,000				6,000
Varaities Item					1	111000	111,000
Total	94	34,050	159,000	120	3901	150000	309,000

Source of Finance



- Entrepreneur's Contribution 159,000
- Investor's Investment 150,000
- Total 309,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Gas Cylinders, Stoves	0	40000	480000	504000	529200
Bikash	60000	1800000	21600000	22680000	23814000
Flexiload	5000	150000	1800000	1890000	1984500
Total Sales (A)	65000	1990000	23880000	25074000	26327700
Less. Variable Expense		0	0	0	0
Gas Cylinders, Stoves	0	36000	432000	453600	476280
Bikash	59760	1792800	21513600	22589280	23718744
Flexiload	4860	145800	1749600	1837080	1928934
Total variable Expense (B)	64620	1974600	23695200	24879960	26123958
Contribution Margin (CM) [C=(A-B)]	380	15400	184800	194040	203742
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2520	2646
Mobile Bill		250	3000	3150	3307.5
Salary (self)		5000	60000	63000	66150
Transportation		500	6000	6300	6615
Entertainment		250	3000	3150	3307.5
Generator		200	2400	2520	2646
Gurd		100	1200	1260	1323
Depriciation		0	0	0	0
Total Fixed Cost		6500	78000	81900	85995
Net Profit (E) [C-D]		8900	106800	112140	117747
Investment Payback			60000	60000	60000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	106800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46800	98940
	Total Cash Inflow	256800	158940	216687
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	46800	98940	156687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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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নিরাপদ ও সাশ্রয়ী



মেসার্স কাজী এন্টারপ্রাইজ

পাকুটিয়া বাসস্ট্যান্ড, ঘাটাইল, টাঙ্গাইল। ০২



মেসার্স কাজী এন্টারপ্রাইজ

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**ঘ্যাটাং
পাস**



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সিফটিক করুন

সর্বোচ্চ সর্ব দক্ষতার
সিফটিক করুন




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FAMILY PICTURE

