

## Proposed NU Business Name: **M/S SALAM TRADERS**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD:EYAKUB NOBI MOJUMDER</b>   |
| Age  | : | 01-01-1985( 35 Years)  |
| Education, till to date                          | : | Class-SSC  |
| Marital status                                   | : | Married  |
| Children   | : | 1 Daughter   |
| No. of siblings:                                 | : | 02 Sisters, 04 Brothers  |
| Address  | : | Vill:North Kawtoli, P.O:Porshuram, P.S: Porshuram, 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>HALIMA KHATUN MOJUMDER</b>  |
| (iii) Father's name                              | : | <b>MUSA MIAH MOJUMDER</b>  |
| (iv) GB member's info                            | : | Branch: Porshuram, Centre # 27(Female),<br>Member ID:1632, Group No: 04<br>Member since: 08-09-2005-2010<br>First loan: BDT 10,000/- |
| Further Information:                             |   | Existing loan: BDT 20,000/- Outstanding loan:  |
| (v) Who pays GB loan installment                 | : | No   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 10years experience in running business.             |
| Other Own/Family Sources of Income  | : | Nil   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01819-046169  |
| Mother's Contact No.  | : |   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni. |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIMA KHATUN MOJUMDER** joined Grameen Bank since 12 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

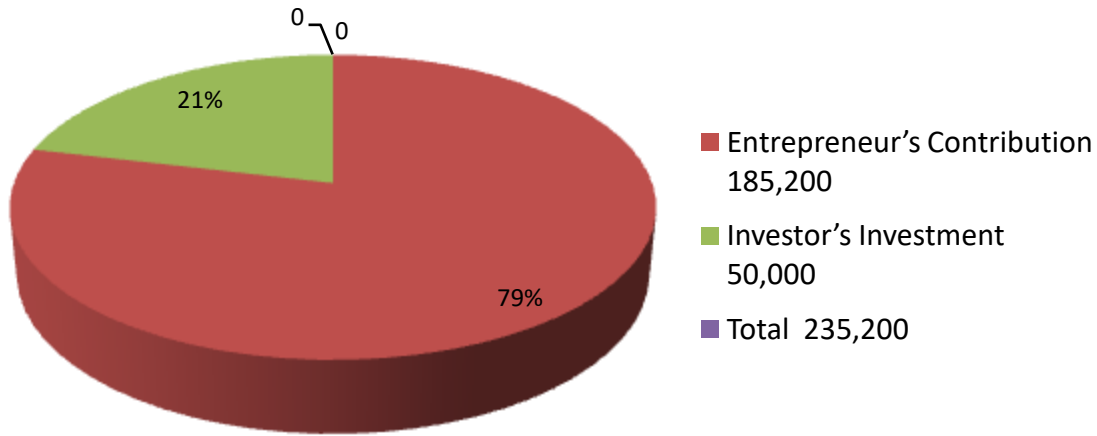
## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>M/S SALAM TRADERS</b>  |
| Location  | : | Hospital road ,Porshuram,Feni.  |
| Total Investment in BDT                           | : | BDT 235,200/-   |
| Financing   | : | Self BDT 185,200(from existing business) 79%<br>Required Investment BDT,50,000(as equity) 21%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 10 ft x 15 ft. = 150square ft   |
| Security of the shop                              | : | 60,000/-  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;rice,dal,oil,milk, flour,others..</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01employee.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul> |

# Existing

| Particular                               | Daily        | Monthly       | Yearly         |
|--|--------------|---------------|----------------|
| <b>Revnuue (Sale)</b>                    |              |               |                |
| rice,dal,atta,oil,soap,sugar,milk,others | 10000        | 300000        | 3600000        |
|  | 0            | 0             | 0              |
| <b>Total Sales(A)</b>                    | <b>10000</b> | <b>300000</b> | <b>3600000</b> |
| <b>Less Variable Expense (B)</b>         |              |               | <b>0</b>       |
| rice,dal,atta,oil,soap,sugar,milk,others | 8000         | 240000        | 2880000        |
| <b>Total Variable Expense</b>            | <b>8000</b>  | <b>240000</b> | <b>2880000</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>2000</b>  | <b>60000</b>  | <b>720000</b>  |
| <b>Less Fixed Expense</b>                |              |               |                |
| Rent                                     |              | 1300          | 15600          |
| Electric Bill                            |              | 700           | 8400           |
| Transportaion                            |              | 500           | 6000           |
| Salary (Self)                            |              | 5000          | 60000          |
| Salary (Staff)                           |              | 5000          | 60000          |
| Entertainment                            |              | 300           | 3600           |
| Guard                                    |              | 100           | 1200           |
| Generator                                |              | 0             | 0              |
| Mobile Bill                              |              | 300           | 3600           |
| <b>Total Fixed Cost (D)</b>              |              | <b>13200</b>  | <b>158400</b>  |
| <b>Net Profit (E)= [C-D]</b>             |              | <b>46800</b>  | <b>561600</b>  |

| Investment Breakdown |           |              |                |          |            |               |                |
|----------------------|-----------|--------------|----------------|----------|------------|---------------|----------------|
| Existing             |           |              |                | Proposed |            |               |                |
| Particulars          | Qty.      | Unit Price   | Existing       | Qty.     | Unit Price | Proposed      | Proposed Total |
| rice                 | 10        | 3,000        | 30,000         |          |            | 20,000        | 50,000         |
| dal                  | 5         | 1,500        | 7,500          |          |            | 0             | 7,500          |
| atta                 | 5         | 1,200        | 6,000          |          |            | 10,000        | 16,000         |
| oil                  | 10        | 2,000        | 20,000         |          |            | 10,000        | 30,000         |
| soap                 | 5         | 30           | 15,000         |          |            | 0             | 15,000         |
| sugar                | 5         | 2,500        | 12,500         |          |            | 0             | 12,500         |
| milk                 | 2         | 5,500        | 11,000         |          |            | 0             | 11,000         |
| teapati              | 20        | 100          | 2,000          |          |            | 0             | 2,000          |
| potatoes             | 1         | 1,200        | 1,200          |          |            | 10,000        | 11,200         |
| others+security      |           |              | 80,000         |          |            | 0             | 80,000         |
| <b>Total</b>         | <b>63</b> | <b>17030</b> | <b>185,200</b> | <b>0</b> | <b>0</b>   | <b>50,000</b> | <b>235,200</b> |



# Financial Projection (BDT)

| Particular                                 | Daily        | Monthly       | Year -1        | Year-2         | Year-3         |
|--|--------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                      |              |               |                |                |                |
| rice,dal,atta,oil,soap,sugar,milk,others   | 12000        | 360000        | 4320000        | 4536000        | 4762800        |
| 0  | 0            | 0             | 0              | 0              | 0              |
| <b>Total Sales(A)</b>                      | <b>12000</b> | <b>360000</b> | <b>4320000</b> | <b>4536000</b> | <b>4762800</b> |
| <b>Less Variable Expense (B)</b>           |              |               |                |                |                |
| silver disk,jug,paint,iron,electronic etc. | 9600         | 288000        | 3456000        | 3628800        | 3810240        |
| <b>Total Variable Expense</b>              | <b>9600</b>  | <b>288000</b> | <b>3456000</b> | <b>3628800</b> | <b>3810240</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b>   | <b>2400</b>  | <b>72000</b>  | <b>864000</b>  | <b>907200</b>  | <b>952560</b>  |
| <b>Less Fixed Expense</b>                  |              |               |                |                |                |
| Rent                                       |              | 1300          | 15600          | 15600          | 15600          |
| Electric Bill                              |              | 700           | 8400           | 8700           | 9000           |
| Transportaion                              |              | 500           | 6000           | 6300           | 6615           |
| Salary (Self)                              |              | 5000          | 60000          | 60000          | 60000          |
| Salary (Staff)                             |              | 5000          | 60000          | 60000          | 60000          |
| Entertainment                              |              | 300           | 3600           | 3600           | 3600           |
| Gard                                       |              | 100           | 1200           | 1200           | 1200           |
| Generator                                  |              | 0             | 0              | 0              | 0              |
| Mobil Bill                                 |              | 300           | 3600           | 3700           | 3800           |
| <b>Total Fixed Cost (D)</b>                |              | <b>13200</b>  | <b>158400</b>  | <b>159100</b>  | <b>159815</b>  |
| <b>Net Profit (E)= [C-D]</b>               |              | <b>58800</b>  | <b>705600</b>  | <b>740880</b>  | <b>777924</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  | 705,600             | 740880              | 777924              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 685600              | 1406480             |
|             | <b>Total Cash Inflow</b>                          | <b>755,600</b>      | <b>1,426,480</b>    | <b>2,184,404</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>685,600</b>      | <b>1,406,480</b>    | <b>2,164,404</b>    |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Main road, south  
bazar, Porshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









চেয়ার... তুলে বাসনে

SEYLON  
Center fruit

ন্যাচা

জিলাশাম হার্ডম



ডেল  
ন্যাচারাল





# FAMILY PICTURE

