

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



Project identification and prepared by: MD.ANISAR RAHAMAN  
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD:AKRAM HOSSEN MOJUMDER</b>
Age	:	26-08-1995( 22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister, 04 Brothers
Address	:	Vill: South kolapara, 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>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>MOHAMMAD ABUL KHAYER</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 42(Female), Member ID:4451/2, Group No: 03 Member since: 10-05-2007-2017 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 24,000/- Outstanding loan: 16080
(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..	:	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
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834579146
Mother's Contact No.	:	01813663358
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** 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.

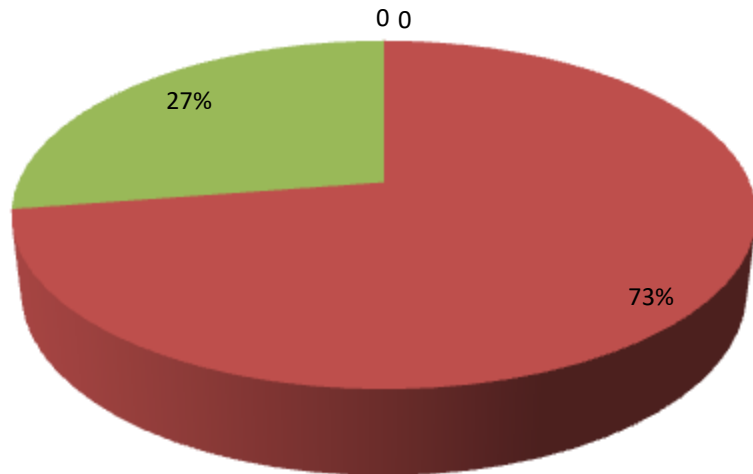
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>GAZI TRADERS</b>
Location	:	New station road ,Porshuram bazar,Feni.
Total Investment in BDT	:	BDT 1,82,000/-
Financing	:	Self BDT 1,32,000 (from existing business) 73% Required Investment BDT,50,000 (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft. = 150square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;rice,dal,atta,moyda,oil,etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in won 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,moyda,oil	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,dal,atta,moyda,oil	3400	102000	1224000
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		5000	60000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		150	1800
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>16050</b>	<b>192600</b>
<b>Net Profit (E)= [C-D]</b>		<b>1950</b>	<b>23400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	10	2,000	20,000			25,000	45,000
dal	5	3,000	15,000			25,000	40,000
moshala	8	4,750	38,000			0	38,000
gam	10	1,500	15,000			0	15,000
oil	5	90	9,000			0	9,000
vhushi	10	1,500	15,000			0	15,000
others	0	0	20,000			0	20,000
security	0	0	0			0	0
						0	0
						0	0
<b>Total</b>	<b>48</b>	<b>12840</b>	<b>132,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>182,000</b>



- Entrepreneur's Contribution 132,000
- Investor's Investment 50,000
- Total 182,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,dal,oil,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
rice,dal,oil,others	4250	127500	1530000	1606500	1686825
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		5000	60000	60300	60600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>16050</b>	<b>190800</b>	<b>191200</b>	<b>191600</b>
<b>Net Profit (E)= [C-D]</b>		<b>6450</b>	<b>77400</b>	<b>81270</b>	<b>85334</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	77,400	81270	85333.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57400	118670
	<b>Total Cash Inflow</b>	<b>127,400</b>	<b>138,670</b>	<b>204,004</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>57,400</b>	<b>118,670</b>	<b>184,004</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









