Proposed NU Business Name: ABDUL JABBAR TRADERS



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Project verified by: MD. Mizanur Rahman Patowary



| Brief Bio of The Proposed Nobin Udyokta | | | | |
|---|-------|---|--|--|
| Name | : | RAHAT | | |
| Age | : | 20 Years | | |
| Education, till to date | : | H.S.C | | |
| Marital status | : | Unmarried | | |
| Children | : | N/A | | |
| No. of siblings: | : | 2 Brothers & 1 Sister | | |
| Address | : | Vill: Goyahata, P.O: Goyahata, P.S: Nagorpur Dist: Tangail | | |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : : : | Mother Father ROKEYA BEGUM MD. EUNUS ALI Branch: Goyahata Centre # 07 (Female), Member ID: 1456, Group No: 04 Member since: 05-12-2007 (09 Years) First loan: BDT 8,000 | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : | Existing Loan: BDT 180000/-, Outstanding loan: BDT 8000 N/A No No 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 | : | 6 years experience in running business. |
| Training Info | : | He has 1 Year training. |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01836617196 |
| Mother's Contact No. | : | 01713829223 |
| NU Project Source/Reference | • | Grameen Shakti Samajik Byabosha Ltd. Elashine Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 09 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

| Proposed Nobin Udyokta Business Info | | | |
|---|---|---|--|
| Business Name | : | ABDUL JABBAR TRADERS | |
| Location | : | Goyahata Nagorpur | |
| Total Investment in BDT | : | BDT 4,86,000/- | |
| Financing | : | Self BDT 3,36,000/-(from existing business) 74% Required Investment BDT 1,20,000/-(as equity) 26% | |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- | |
| Proposed Salary | : | BDT 5,000/- | |
| Size of shop | : | 100 ft x 50 ft= 5000 square ft | |
| Security of the shop | : | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; PVC pipe, Steel Pipe, Tube well, Machine, Pump etc. Average 12% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Dhaka, Tangail, Manikgonj. Agreed grace period is 3 months. | |

| Existing Business | | | | |
|---|-------|---------|---------|--|
| Paticular | Daily | Monthly | Yearly | |
| Revenue(Sales) | | | | |
| PVC pipe, Steel Pipe, Tube well, Machine, Pump etc. | 5000 | 150000 | 1800000 | |
| Total Sales (A) | 5000 | 150000 | 1800000 | |
| Less Variable Expense | | | | |
| PVC pipe, Steel Pipe, Tube well, Machine, Pump etc. | 4400 | 132000 | 1584000 | |
| Total variable Expense (B) | 4,400 | 132000 | 1584000 | |
| Contribution Margin (CM) [C=(A-B) | 600 | 18000 | 216000 | |
| Less Variable Expense | | | | |
| Electricity bill | | 400 | 4800 | |
| Transportation | | 3,000 | 36000 | |
| Salary (self) | | 5000 | 60000 | |
| Entertainment | | 200 | 2400 | |
| Guard | | 200 | 2400 | |
| Generator | | 150 | 1800 | |
| Mobile bill | | 300 | 3600 | |
| Total fixed cost (D) | | 9,250 | 111000 | |
| Net Profit (E)= [C-D] | | 8,750 | 105000 | |

| Investment Breakdown | | | | | |
|--------------------------|----------|----------|--------|--|--|
| Particulars | Existing | Proposed | Total | | |
| PVC pipe | 66,000 | 30,000 | 96000 | | |
| Steel pipe | 90,000 | 30,000 | 120000 | | |
| Tubewell | 90,000 | 22,000 | 112000 | | |
| Machine (105) (4px20000) | 40,000 | | | | |
| Pump | 90,000 | 38,000 | 128000 | | |
| | 336,000 | 120,000 | 456000 | | |

Source of Finance



| Financial Projection (BDT) | | | | | |
|---|-------|---------|---------|---------|--|
| Paticular | Daily | Monthly | Year1 | Year 2 | |
| Revenue(Sales) | | | | | |
| PVC pipe, Steel Pipe, Tube well, Machine, Pump etc. | 7500 | 225000 | 2700000 | 2835000 | |
| Total Sales (A) | 7500 | 225000 | 2700000 | 2835000 | |
| Less Variable Expense | | | | | |
| PVC pipe, Steel Pipe, Tube well, Machine, Pump etc. | 6600 | 198000 | 2376000 | 2494800 | |
| Total variable Expense (B) | 6,600 | 198000 | 2376000 | 2494800 | |
| Contribution Margin (CM) [C=(A-B) | 900 | 27000 | 324000 | 340200 | |
| Less Variable Expense | | | | | |
| Electricity bill | | 500 | 6000 | 6400 | |
| Transportation | | 3,300 | 39600 | 40,000 | |
| Salary (Self) | | 5000 | 60000 | 60000 | |
| Entertainment | | 300 | 3600 | 3800 | |
| Guard | | 200 | 2400 | 2400 | |
| Mobile bill | | 400 | 4800 | 5000 | |
| Total fixed cost (D) | | 9,700 | 116400 | 117,600 | |
| Net Profit (E)= [C-D] | | 17300 | 207600 | 222,600 | |
| Investment Payback | | | 72,000 | 72,000 | |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-----|---------------------------------|--------------|--------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 120,000 | |
| 1.2 | Net Profit | 232,800 | 248,100 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 160,800 |
| | Total Cash Inflow | 352800 | 408900 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 120,000 | |
| 2.2 | Payment of GB Loan | | |
| | Investment Pay Back (Including | | |
| 2.3 | Ownership Tr. Fee) | 72,000 | 72,000 |
| | Total Cash Outflow | 192,000 | 72000 |
| 3 | Net Cash Surplus | 160,800 | 336900 |

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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







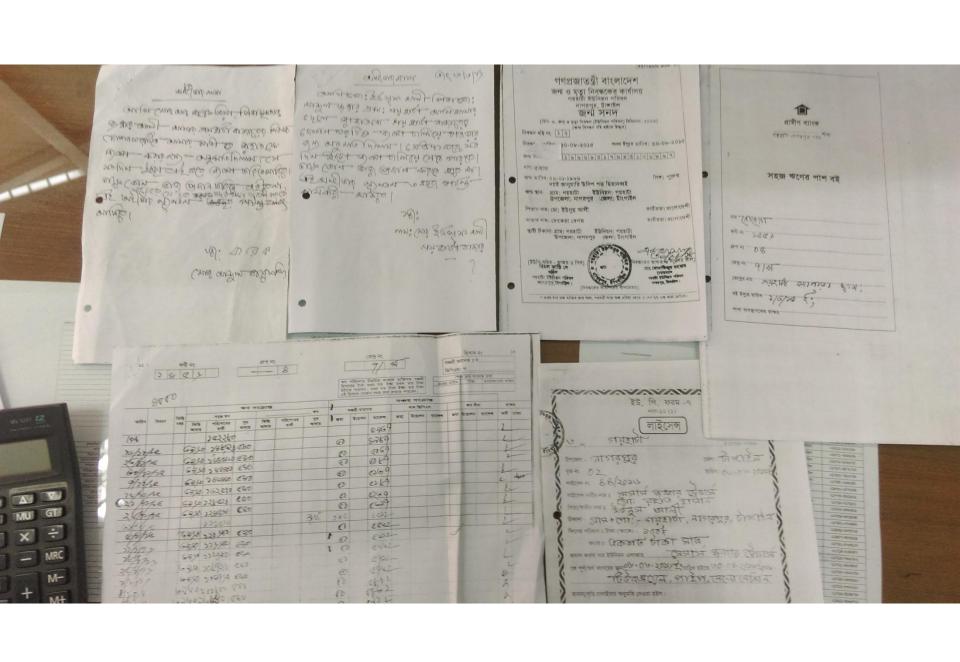












FAMILY PICTURE

