

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



Project identification and prepared by: Sirajul Islam,
Elenga Unit, Tangail

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUZZAMAN
Age	:	06-06-1982 (32 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Gopalpur P.O: Poujan P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AKTARA BEGUM
(iii) Father's name	:	INTAZ ALI
(iv) GB member's info	:	Branch: Sohdebpur Kalihati, Centre # 70 (Female), Member ID: 7007, Group No: 02 Member since: 01-04-2004 (12 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 47,000 Outstanding loan: 21,150
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-532986
Father Contact No.	:	01718761553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aktara Begum is a member of Grameen Bank since 12. years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S HAJI TRADERS
Location	:	Poujan, Paikora, Kalihati, Tangail
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 3,50,000 (from existing business) 58% Required Investment BDT 2,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Bran, Cement, Broken rice etc.▪Whole seller and Retailer.▪Average 5% gain on cement sales▪Average 10% gain on other product sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is owned.▪Collects goods from Hamidpur, Kalihati.▪Agreed grace period is 4 months.

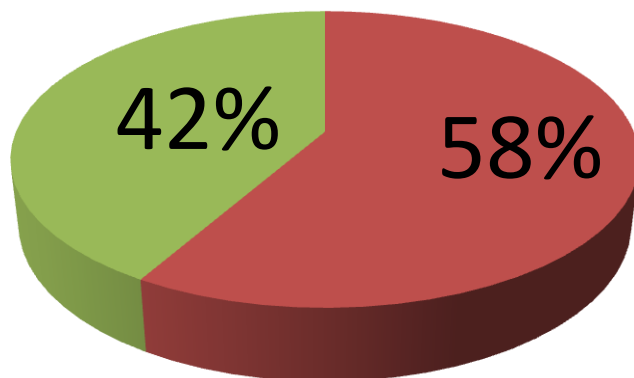
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Bran, Broken rice etc	6,500	195,000	2,340,000
Cement	5,000	150,000	1,800,000
Total Sales (A)	11,500	345,000	4,140,000
Less. Variable Expense			
Rice, Pulse, Flour, Bran, Broken rice etc	5,850	175,500	2,106,000
Cement	4,750	142,500	1,710,000
Total variable Expense (B)	10,600	318,000	3,816,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Electricity Bill		250	3,000
Mobile Bill		300	3,600
Transportation		8,000	96,000
Salary (self)		6,000	72,000
Entertainment		200	2,400
Guard		300	3,600
Total fixed Cost (D)		15,050	180,600
Net Profit (E) [C-D]		11,950	143,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	1,88,000	1,00,000	2,88,000
Flour	50,000	50,000	1,00,000
Pulse	20,000	50,000	70,000
Bran	20,000	10,000	30,000
Cement	50,000	30,000	80,000
Broken rice	22,000	10,000	32,000
Total	3,50,000	2,50,000	6,00,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 250,000
- Total 600,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Bran, Broken rice etc	10,000	300,000	3,600,000	3,780,000	3,969,000
Cement	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	17,000	510,000	6,120,000	6,426,000	6,747,300
Less. Variable Expense					
Rice, Pulse, Flour, Bran Broken rice etc	9,000	270,000	3,240,000	3,402,000	3,572,100
Cement	6,650	199,500	2,394,000	2,513,700	2,639,385
Total variable Expense (B)	15,650	469,500	5,634,000	5,915,700	6,211,485
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Electricity Bill		250	3,000	3,000	3,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		10,000	120,000	125,000	130,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Guard		300	3,600	4,000	4,500
Total Fixed Cost		20,400	244,800	251,000	258,000
Net Profit (E) [C-D]		20,100	241,200	259,300	277,815
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	241,200	259,300	277,815
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,200	300,500
	Total Cash Inflow	491,200	400,500	578,315
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	141,200	300,500	478,315

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 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
Local competitors;

Pictures



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সমাদৃত সিমেন্ট







DICIM

শালু ভিত্তিক
সমাদৃত সিমেন্ট



শালু ভিত্তিক











লী ট্রেডার্স

মোঃ নূরুজ্জামান (মানিক)
সোজান বাজার কালিহাতি টাঙ্গাইল



01761-532986

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যদি এই সত্য প্রমাণ করা যায় যে প্রার্থীকে স্বতন্ত্র
 আবেদন ও পরীক্ষা প্রদানের ব্যবস্থা না নেওয়া
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BOARD OF INTERMEDIATE AND SECONDARY EDUCATION, DHAKA BANGLADESH

Serial No. S 0041760 Registration No. 16287 / 837

DBSC: 1987136

SECONDARY SCHOOL CERTIFICATE EXAMINATION, 1989

GROUP

This is to Certify that Muhammad
 Son/Daughter of Sayed
 of Moulvibazar, K. P. W. High School
has/have Roll Slips No. 28 28 28 duly secured the
 Secondary School Certificate Examination held in the month of June 1989 and
 was placed in the First division.

His/Her date of birth is Twenty-Ninth October nineteen hundred
 and Eighty-Nine

DHAKA
 Date of Publication of results
 The 17th June, 1989

Control of Examinations

Note: This Certificate is invalid with any alteration or erasure.

পশ্চিমবঙ্গ সরকার
 Government of West Bengal

NATIONAL ID CARD আইডি কার্ড

নাম: মুন্সেরা
নাম: MURAZZAMUN
পিতা: মুন্সেরা
জন্ম তারিখ: 29-06-1963
ID NO: 19789214780401232

এই আইডি কার্ডটি মাত্র একবার ব্যবহার করা যায়।
 এটি প্রাপ্তবয়স্কদের জন্য এবং এটি প্রাপ্তবয়স্কদের জন্য
 মাত্র। এটি কেবলমাত্র একবার ব্যবহার করা যায়।
 এটি কেবলমাত্র একবার ব্যবহার করা যায়।

ধর্ম: ইসলাম / Blood Group: B+

এই আইডি কার্ডটি মাত্র একবার ব্যবহার করা যায়।

ইউ. পি. সার্টিফিকেট
 U.P. Certificate

উইলিংড

নাম: মুন্সেরা
 পিতা: মুন্সেরা
 জন্ম তারিখ: 29-06-1963

এই সার্টিফিকেটটি মাত্র একবার ব্যবহার করা যায়।
 এটি প্রাপ্তবয়স্কদের জন্য এবং এটি প্রাপ্তবয়স্কদের জন্য
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 এটি কেবলমাত্র একবার ব্যবহার করা যায়।

FAMILY PICTURE

