

Proposed NU Business Name: **MS HAJI SIRAJ TRADERS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIDUL ISLAM
Age	:	02-02-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Pas Elasin, P.O: Elasin, P.S: Delduar, 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	:	ANGOREE AKTER
(iii) Father's name	:	SHAHAJAHAN MIAH
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 23 (Male), Member ID: 3276/1, Group No: 01 Member since: 20-04-1987 to 1994 (07 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan : Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-122422
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANGOREE AKTER joined Grameen Bank since 07 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS HAJI SIRAJ TRADERS
Location	:	Elasin Bazaar, Tangail
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000/-(from existing business) 63% Required Investment BDT 100,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	55 ft x 15 ft = 660 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Poultry feed item.▪Average 6% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪After getting equity fund one employee will be appointed.▪The shop is owned.▪Collects goods from Gazipur, Narayangonj.▪Agreed grace period is 3 months.

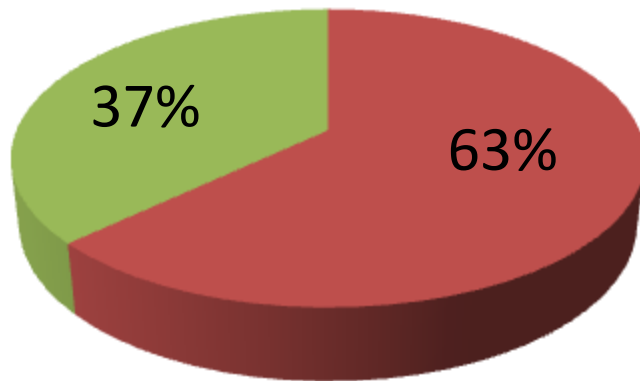
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Poultry Feed	670,000	8,040,000
Total Sales (A)	670,000	8,040,000
Less. Variable Expense		
Poultry Feed	629,800	7,557,600
Total variable Expense (B)	629,800	7,557,600
Contribution Margin (CM) [C=(A-B)]	40,200	482,400
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	700	8,400
Salary (self)	5,000	60,000
Transportation	20,000	240,000
salary (staff)	5,000	60,000
Guard	200	2,400
Entertainment	1,000	12,000
Generator Bill	100	1,200
Total fixed Cost (D)	32,500	390,000
Net Profit (E) [C-D]	7,700	92,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Poultry feed	60	2100	126,000	48	2100	100,000	226,000
Cash	44	1000	44,000	0	0	0	44,000
Total	104		170,000	48		100,000	270,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 100,000
- Total 270,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Poultry Feed	900,000	10,800,000	11,340,000
Total Sales (A)	900,000	10,800,000	11,340,000
Less. Variable Expense			
Poultry Feed	846,000	10,152,000	10,659,600
Total variable Expense (B)	846,000	10,152,000	10,659,600
Contribution Margin (CM) [C=(A-B)]	54,000	648,000	680,400
Less. Fixed Expense			
Electricity Bill	500	6,000	6,000
Mobile Bill	800	9,600	9,000
Salary (self)	5,000	60,000	60,000
Transportation	25,000	300,000	300,000
salary (staff)	10,000	120,000	120,000
Guard	200	2,400	2,400
Entertainment	1,000	12,000	12,000
Generator Bill	100	1,200	1,200
Total Fixed Cost	42,600	511,200	510,600
Net Profit (E) [C-D]	11,400	136,800	169,800
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	136,800	169,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76,800
	Total Cash Inflow	236,800	246,600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	76,800	186,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:012
Experience & Skill : 8 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

