

## Proposed NU Business Name: **M/s. MOJUMDER TRADERS**



Project identification and prepared by: Aowlad Hossain ,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. ANOWAR HOSSAIN</b>
Age	:	12-07-1988 ( 29 Years)
Education, till to date	:	SSC
Marital status	:	UnMarried
Children	:	None
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: Sultanpur P.O: Feni ; P.S: Feni ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	<b>DURLAV BEGUM MORZINA</b>
(iii) Father's name	:	<b>LATE IBRAHIM</b>
(iv) GB member's info	:	Branch: Dhormopur ; Centre # 20 (Female), Member ID: 5041, Group No: 07 Member since: 2080 To 2016 (08Years) First loan: BDT 5.000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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	:	15 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01852-962108
Family's Contact No.	:	01815-600796
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DURLAV BEGUM MORZINA** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/s. MOJUMDER TRADERS</b>
Location	:	Biman bondor rod, C O office ,Feni
Total Investment in BDT	:	BDT 305,000
Financing	:	Self BDT 255,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 30 ft= 360 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cement, Rod, Tin, Plastic Door etc.</li><li>▪Average 10% gain on sales.</li><li>▪The shop is own.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

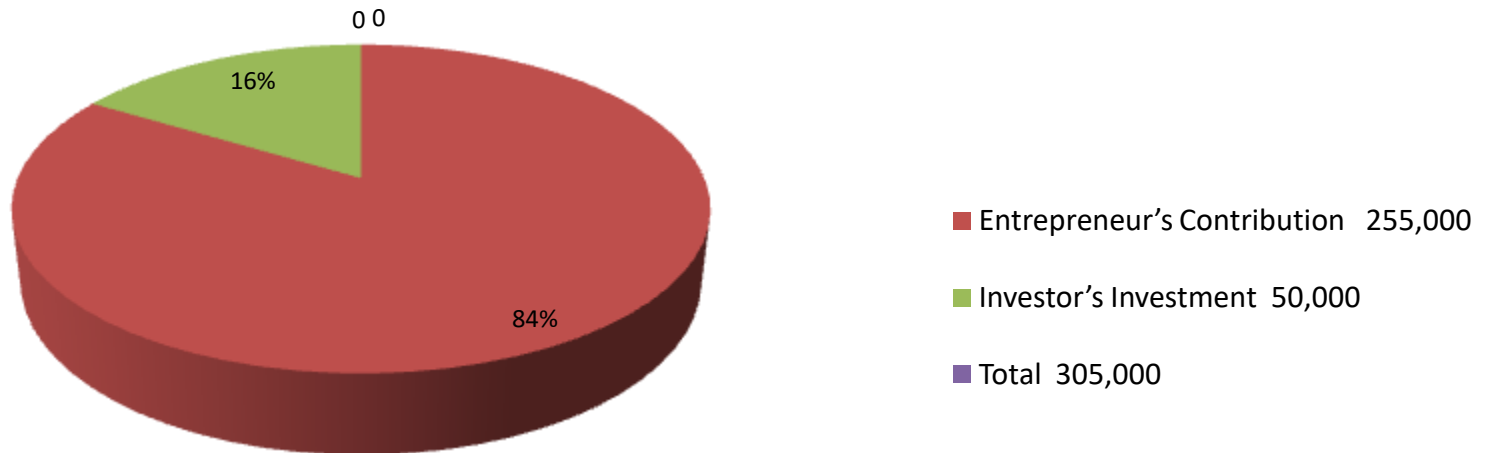
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cement, Rod, Tin, Plastic Door etc	20,000	600,000	7,200,000
<b>Total Sales (A)</b>	20,000	600,000	7,200,000
<b>Less Variable Expense</b>			
Cement, Rod, Tin, Plastic Door etc	18,000	540,000	6,480,000
<b>Total variable Expense (B)</b>	18,000	540,000	6,480,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Electricity bill		500	6,000
Transportation		15,000	180,000
Salary (self)		5,000	60,000
Salary(Staff)		18,000	216,000
Entertainment		500	6,000
Guard		200	2,400
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>39,700</b>	<b>476,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>20,300</b>	<b>243,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Iron	3	50000	150,000	1	50000	50000	200,000
Cement	100	380	38,000	0	0	0	38,000
Tin	10	3000	30,000	0	0	0	30,000
Plastic Door	4	5000	20,000	0	0	0	20,000
Cement Pilar	50	350	17,500	0	0	0	17,500
<b>Total</b>	<b>167</b>	<b>58730</b>	<b>255,500</b>	<b>1</b>	<b>50000</b>	<b>50,000</b>	305,500

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Cement, Rod, Tin, Plastic Door etc	25,000	750,000	9000000	9450000	9922500
<b>Total Sales (A)</b>	25,000	750,000	9000000	9450000	9922500
<b>Less Variable Expense</b>					
Cement, Rod, Tin, Plastic Door etc	22,500	675,000	8100000	8505000	8930250
<b>Total variable Expense (B)</b>	22,500	675,000	8100000	8505000	8930250
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,500</b>	<b>75,000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense</b>					
Electricity bill		800	9,600	10,000	10,500
Transportation		16,000	192,000	193,000	194,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		18,000	216,000	216,000	216,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Mobile bill		600	7,200	7,500	7,800
<b>Total fixed cost (D)</b>		<b>41,100</b>	<b>493,200</b>	<b>494,900</b>	<b>496,700</b>
<b>Net Profit (E)= [C-D]</b>		<b>33,900</b>	<b>406,800</b>	<b>450,100</b>	<b>495,550</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>406,800</b>	<b>450,100</b>	<b>495,550</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		386,800	816,900
	<b>Total Cash Inflow</b>	456,800	836,900	1312,450
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	386,800	816,900	1292,450

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; C O Office  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ন প্রযুক্তির সববৃহৎ বলামতে  
বাংলাদেশে উৎপাদিত হচ্ছে  
আন্তর্জাতিক মান



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মুদ্রাশিল্পের ক্ষেত্রে  
AT 500W ও 400D/600D  
JET কীকৃত এবং BSTI  
সম্মুখীন  
উন্নত মানের Billet থেকে কৈরি  
কিছুটা রক্ত  
দ্রুতগতির পরিবেশ করে  
শেষ দুই ছবিতে  
পারিপূর্ণিক স্যানে মনে  
ব্যবস্থা  
সর্বোচ্চ মানের ও-কোয়ালিটি  
সম্পাদনা













মেসার্স

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# FAMILY PICTURE

