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

Project identification and prepared by: Md.Delower hossain, Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



| Brief Bio of The Proposed Nobin Udyokta5  |       |  |  |  |  |  |
|---|-------|--|--|--|--|--|
| Name  | :     | ABUL KALAM AJAD  |  |  |  |  |
| Age   | :     | 25-01-1983 (34Years)   |  |  |  |  |
| Education, till to date   | :     | Class 8  |  |  |  |  |
| Marital status  | :     | Married  |  |  |  |  |
| Children  | :     | 1 Daughter   |  |  |  |  |
| No. of siblings:  | :     | 3 Brothers 2 Sisters   |  |  |  |  |
| Address   | :     | Vill: Deora, P.O: Barishar, P.S: Kapasia, Dist: Gazipur  |  |  |  |  |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Husband's name (iv) GB member's info                                 |       | Mother Father  HAOWA BIBI (FOJILA)  MD. NURU MIYA  Branch: Barishar, Centre # 60 (Female),  Member ID: 6714/1, Group No: 06  Member since: 05-06-2001 to 2013 (12 Years)  First loan: BDT 5,000/-; Existing loan: BDT 16,000/- |  |  |  |  |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : : : | Outstanding loan: Nil Father 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  | : | 05 years experience in running business.                     |
| Training Info   | : | He has 03 years training                                     |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01735-448042   |
| Husband's Contact No.   | : | None   |
| NU Project<br>Source/Reference  | • | Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur. |

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAOWA BIBI (FOJILA)** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

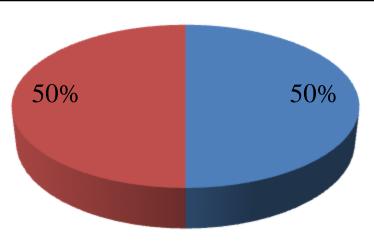
| Proposed Nobin Udyokta Business Info              |   |   |  |  |  |
|---|---|---|--|--|--|
| Business Name                                     | : | KALAM TRADERS   |  |  |  |
| Location  | : | Deora, Barishar.  |  |  |  |
| Total Investment in BDT                           | : | BDT 1,00,000/-  |  |  |  |
| Financing   | : | Self BDT 50,000 (from existing business) 50%<br>Required Investment BDT 50,000 (as equity) 50%  |  |  |  |
| Present salary/drawings from business (estimates) | : | BDT 4,000/-   |  |  |  |
| Proposed Salary                                   | : | BDT 4,000/-   |  |  |  |
| Size of shop                                      | : | 08 ft x 10 ft= 80 squares ft  |  |  |  |
| Security of the shop                              | : |   |  |  |  |
| Implementation                                    | : | <ul> <li>The business is planned to be scaled up by investment in existing goods like: Bakery Items, Flour, Sugar, Cold Drinks, Soap, Powder, Coil, Detergent etc</li> <li>Average 20 % gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>He is doing his business in own place.</li> <li>Collects goods from Amraid Bazar, Amraid.</li> <li>Agreed grace period is 3 months.</li> </ul> |  |  |  |

### **Existing Business**

### BDT (TK)

| Particulars  | Daily | Monthly | Yearly   |
|--|-------|---------|----------|
| Revenue (sales)                                    |       |         |          |
| Bakery Items, Cold Drinks, Soap, Detergent         | 2,000 | 60,000  | 7,20,000 |
| Electronic items etc                               | 2,000 | 00,000  | 7,20,000 |
| Total Sales (A)                                    | 2,000 | 60,000  | 7,20,000 |
| Less. Variable Expense                             |       |         |          |
| Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold | 1,600 | 48,000  | 5,76,000 |
| Drinks, Soap, Detergent etc                        | 1,000 | 48,000  | 3,70,000 |
| Total variable Expense (B)                         | 1,600 | 48,000  | 5,76,000 |
| Contribution Margin (CM) [C=(A-B)                  | 400   | 12,000  | 1,44,000 |
| Less. Fixed Expense                                |       |         |          |
| Electricity Bill                                   |       | 300     | 3,600    |
| Transportation                                     |       | 500     | 6,000    |
| Mobile Bill  |       | 300     | 3,600    |
| Entertainment                                      |       | 150     | 1,800    |
| Salary (self)                                      |       | 4,000   | 48,000   |
| Total fixed Cost (D)                               |       | 5,250   | 63,000   |
| Net Profit (E) [C-D)                               |       | 6,750   | 81,000   |

| Investment Breakdown |            |                   |        |         |          |        |             |  |
|----------------------|------------|-------------------|--------|---------|----------|--------|-------------|--|
| <b>Particulars</b>   |            | Existing          |        |         | Proposed |        |             |  |
|                      | Qty        | <b>Unit Price</b> | Amount | Qty     | Unit     | Amount | Total (BDT) |  |
|                      |            |                   | (BDT)  |         | Price    | (BDT)  |             |  |
| Bakery Items         | _          | _                 | 10,000 | ı       | _        | 5,000  | 15,000      |  |
| Soft Drinks          | 5 case     | 450               | 2,250  | 15 case | 450      | 6,750  | 9,000       |  |
| Soap                 | 50 p       | 40                | 2,000  | 100 p   | 40       | 4,000  | 6,000       |  |
| Detergent Powder     | 50 p       | 30                | 1,500  | 80 p    | 30       | 2400   | 3,900       |  |
| Cosmetics Item       | _          | _                 | 10,000 | -       | -        | 15,000 | 25,000      |  |
| Coil                 | 10 packets | 1,450             | 14,500 | 05      | 1,450    | 7,250  | 21,750      |  |
| Tea                  | -          | _                 | 3,000  | 1       | -        | 5,000  | 8,000       |  |
| Confectionery        | -          | -                 | 5,000  | -       | -        | _      | 5,000       |  |
| Others               | -          | -                 | 1,750  | -       | -        | 4,600  | 6,350       |  |
|                      |            |                   |        |         |          |        |             |  |
| Security             | -          | -                 |        | _       | _        |        | -           |  |
| Total                |            |                   | 50,000 |         |          | 50,000 | 1,00,000    |  |



### **Source of Finance**

- Entrepreneur's Contribution- 50,000
- Investor's Investment- 50,000
- Total Investment-1,00,000

| Financial Projection                  |       |               |           |                  |                   |  |  |
|---------------------------------------|-------|---------------|-----------|------------------|-------------------|--|--|
| BDT (TK)                              |       |               |           |                  |                   |  |  |
| Particulars                           | Daily | Monthly       | 1st Year  | 2nd<br>Year(+5%) | 3rd year<br>(+5%) |  |  |
| Revenue (sales)                       |       |               |           |                  |                   |  |  |
| Bakery Items, Cold Drinks, Soap, etc. | 3,000 | 90,000        | 10,80,000 | 11,34,000        | 11,90,700         |  |  |
| Total Sales (A)                       | 3,000 | 90,000        | 10,80,000 | 11,34,000        | 11,90,700         |  |  |
| Less. Variable Expense                |       |               |           |                  |                   |  |  |
| Bakery Items, Cold Drinks, Soap, Ice- | 2,400 | 72,000        | 8,64,000  | 9,07,200         | 9,52,560          |  |  |
| cream etc.                            | 2.400 | <b>72</b> 000 | 0.64.000  |                  |                   |  |  |
| Total variable Expense (B)            | 2,400 |               | 8,64,000  | 9,07,200         | 9,52,560          |  |  |
| Contribution Margin (CM) [C=(A-B)     | 600   | 18,000        | 2,16,000  | 2,26,800         | 2,38,140          |  |  |
| Less. Fixed Expense                   |       |               |           |                  |                   |  |  |
| Electricity Bill                      |       | 300           | 3,600     | 3,600            | 3,600             |  |  |
| Transportation                        |       | 700           | 8,400     | 8,500            | 8,600             |  |  |
| Mobile Bill                           |       | 350           | 4,200     | 4,300            | 4,500             |  |  |
| Entertainment                         |       | 150           | 1,800     | 1,900            | 2,000             |  |  |
| Salary (self)                         |       | 4,000         | 48,000    | 48,000           | 48,000            |  |  |
| Total fixed Cost (D)                  |       | 5,500         | 66,000    | 66,300           | 79,100            |  |  |
| Net Profit (E) [C-D)                  |       | 12,500        | 1,50,000  | 1,60,500         | 1,59,040          |  |  |
| Investment Payback                    |       |               | 20,000    | 20,000           | 20,000            |  |  |

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

| SI# | 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   | 1,50,000     | 1,60,500     | 1,59,040     |
| 1.4 | Opening Balance of Cash Surplus                      |              | 1,30,000     | 2,70,500     |
|     | Total Cash Inflow                                    | 2,00,000     | 2,90,500     | 4,29,540     |
| 2   | Cash Outflow   |              |              |              |
| 2.1 | Purchase of Product                                  | 50,000       |              |              |
| 2.2 | Payment of GB Loan                                   |              |              |              |
| 2.3 | Investment Pay Back (Including<br>Ownership Tr. Fee) | 20,000       | 20,000       | 20,000       |
|     | Total Cash Outflow                                   | 70,000       | 20,000       | 20,000       |
| 3   | Net Cash Surplus                                     | 1,30,000     | 2,70,500     | 4,09,540     |

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures



# প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের ত

धकरक्षत्र नामः यगलाञ्च प्रिपार्जे इडेनिएवेत नामः यगलात्रिश्ची आक्रीहार

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

नामः - जाद्वल याना के जानू म

वयमः ७८ जन्म जातिथः २०१०२/२२ । जाजीय अतिक

শিক্ষাগত যোগ্যতা: ট্রিমা

বৈবাহিক অবস্থা: বিব্ৰাহিক

ছেলে-মেয়ের সংখ্যাः ১ টু নে

ভাই/বোনের সংখ্যা: ডিস্ট্র

বর্তমান ঠিকানা: গ্রাম: ৫ 3 ব্লা-

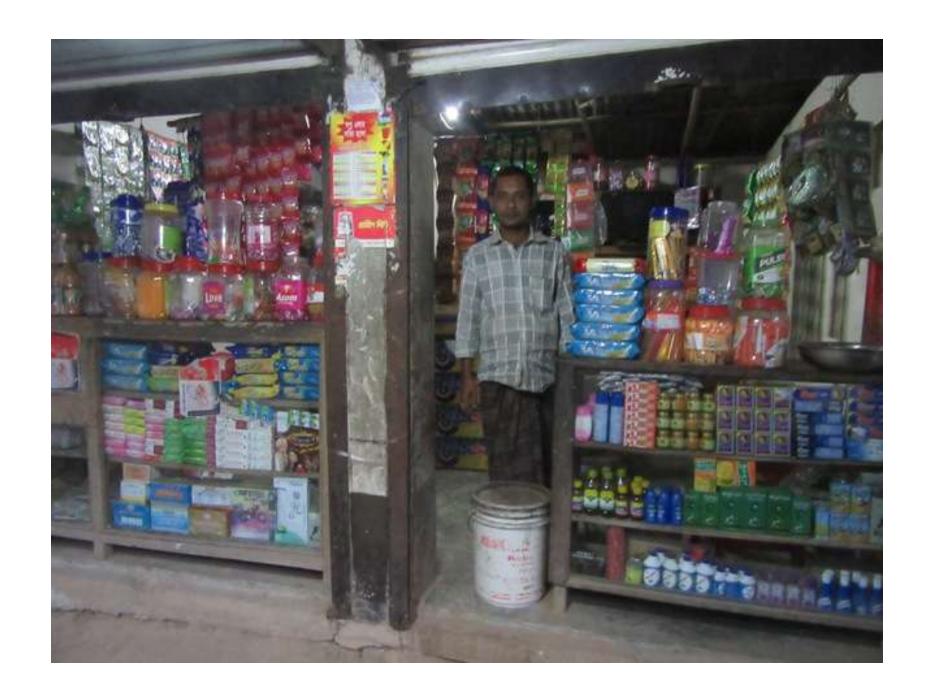
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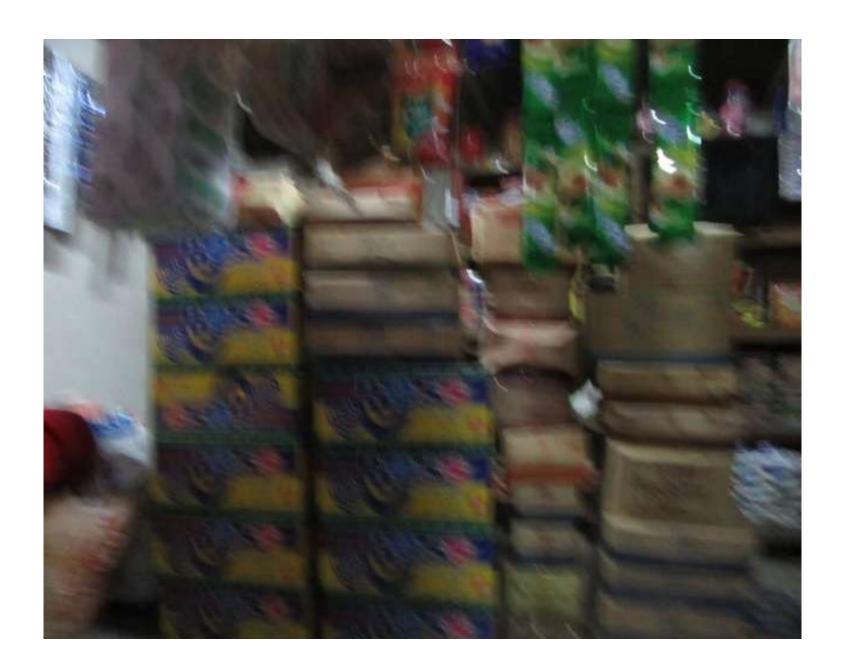
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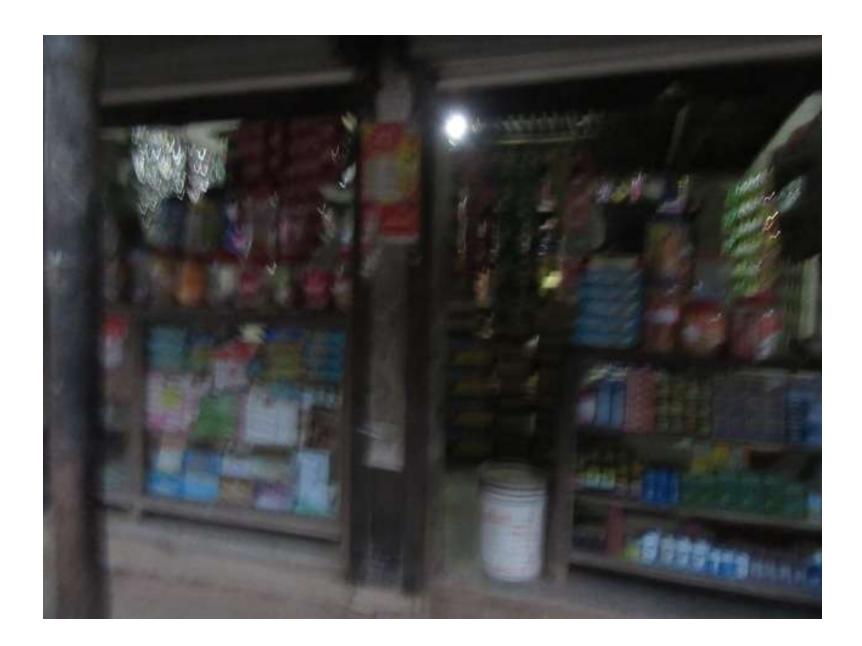
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# **FAMILY PICTURE**

