

Proposed NU Business Name: KABIR TRADERS



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Brief Bio of The Proposed Nobin Udyokta

Name	:	KABIRUZZAMAN
Age	:	05-05-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers, 3 Sisters
Address	:	Vill: Rajabari , P.O: Rajabari , P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SULTANA ZAMAN
(iii) Husband's name	:	BODI UZZAMAN
(iv) GB member's info	:	Branch: Basta , Centre # 1(Female), Member ID: 1024/1 , Group No: 01 Member since: 05-02-1993 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 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	:	10 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-247050
Mother's Contact No.	:	01883-647782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SULTANA ZAMAN joined Grameen Bank since 8 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	:	KABIR TRADERS
Location	:	Vill: Rajabari , P.O: Rajabari , P.S: Keraneegonj, Dist: Dhaka
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 210,000/-(from existing business) 75% Required Investment BDT 70,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

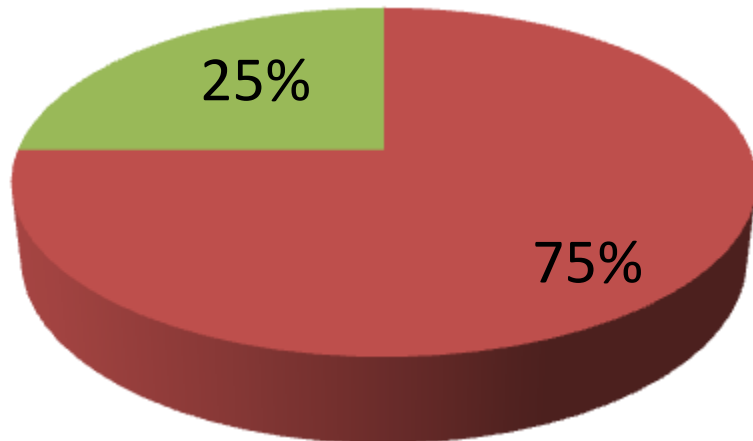
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2600	78000	936000
Total sales (A)	2600	78000	936000
Less Variable Exp.			
Grocery Item	2210	66300	795600
Total Variable exp. (B)	2210	66300	795600
Contribution Margin CM [C= (A-B)]	390	11700	140400
less fixed exp.			
Rent		2500	30000
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		8300	99600
Net profit (E) [C-D]		3400	40800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	50	2500	125,000	20	2,500	50,000	175,000
Flours	50	100	5,000	10	1000	10,000	15,000
Flours	20	700	14,000	2	3500	7,000	21,000
Oil	50	350	17,500			0	17,500
Suger	155	100	15,500			0	15,500
Others	100	300	30,000	30	100	3,000	33,000
Security			3,000				3,000
Total	425		210,000	62		70,000	280,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 70,000
- Total 280,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3160	94800	1137600	1194480	1254204
Total Sales (A)	3160	94800	1137600	1194480	1254204
less variable Expenses					
Grocery Item	2686	80580	966960	1015308	1066073
Total variable Expenses (B)	2686	80580	966960	1015308	1066073
Contribution Margin (CM)= (A-B)	474	14220	170640	179172	188130.6
Less Fixed Expenses					
Rent		2500	30000	30000	30000
Electricity bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		8500	102000	102000	102000
Net Profit (E) (C-D)		5720	68640	77172	86130.6
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	68,640	77,172	86130.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40,640	89812
	Total Cash Inflow	138640	117812	175942.6
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	40,640	89812	147942.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :10; 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

