

Proposed NU Business Name: **BHAI BHAI TRADERS**



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Project verified by: Shusanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	Badol Shekh
Age	:	25-23-1982 (35 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	05 Brothers & 02 Sisters
Address	:	Vill: Balurchar P.O: Choto Bakshnagar, P.S: Nawabganj, 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	:	Late Bokul
(iii) Father's name	:	Gafur Shekh
(iv) GB member's info	:	Branch: Kolakopa, Centre # 75 (Female), Member ID: 7876, Group No: 09 Member since: 25/03/1982 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01985007420
Mother's Contact No.	:	01913843667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE BOKUL joined Grameen Bank since 13 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI TRADERS
Location	:	Dolar Market,college Road, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 4,97,000/-
Financing	:	Self BDT 4,17,000(from existing business) 81% Required Investment BDT 80,000(as equity) 19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 30 ft= 1500 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: basket sheet,door sheet,almera sheet etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

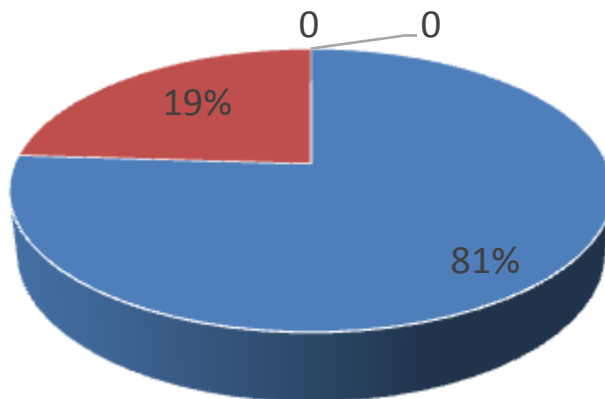
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sheet Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Sheet Item	2,250	67,500	8,10,000
Total variable Expense (B)	2,250	67,500	8,10,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobaile Bill		400	
Entertainment		200	2,400
Total fixed Cost (D)		12,000	1,45,200
Net Profit (E) [C-D]		10,500	1,24,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sheet	3,40,000	80,000	4,20,000
Security	77,000		77,000
Total	4,17,000	80,000	4,97,000

Source of Finance



- Entrepreneur's Contribution- 4,17,000/-
- Investor's Investment- 80,000/-
- Total- 4,97,000/-

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Sheet Item	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
SS Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total variable Expense (B)	3,000	90,000	10,80,000	11,34,000	11,90,700
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent		4000	48,000	48,000	48,000
Electricity Bill		500	6,000	7,000	7,000
Transportation		2,500	30,000	32,000	33,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	7,000	7,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		12,800	1,53,600	1,61,280	1,69,344
Net Profit (E) [C-D]		17,200	2,06,400	2,16,720	2,27,556
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	2,06,400	2,16,720	2,27,556
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,74,400	3,59,120
	Total Cash Inflow	2,86,400	3,91,120	5,86,676
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,74,400	3,59,120	5,54,676

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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; ColloegeRoad, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE