

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



Project identification and prepared by: MD.Majnu Hossen,  
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



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

Name	:	<b>MD. DULAL SHAKE</b>
Age	:	07-07-1984 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2Bother
Address	:	Vill: Pasul, P.O: Pasul P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>FAIJAN BEYA</b>
(iv) GB member's info	:	<b>LET.SHAKENDER ALI</b> Branch: Bshalpur, Centre # 34 (Female), Member ID: 3931; Group No:06 Member since: 11-12-1996 (7 Years)
Further Information:		First loan: -4,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	15 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-151635
Mother's Contact No.	:	01857-695224
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FAIJAN BEYA** joined Grameen Bank since 07 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI TRADERS</b>
Location	:	Mandayel Bazer, Sherpur.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rich, Sugar, Kud , Oill , Soild ,Detergent,etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

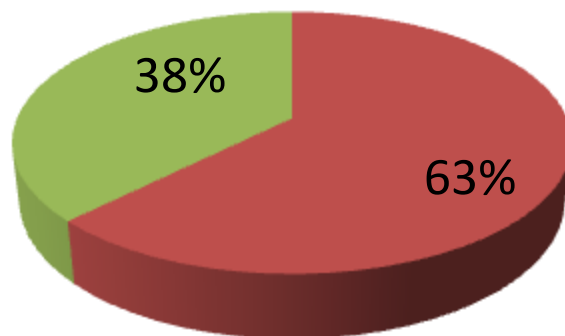
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rich, Sugar, Kud , Oill , Soild ,Detergent,etc.	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Rich, Sugar, Kud , Oill , Soild ,Detergent,etc.	5,280	158,400	1,900,800
<b>Total variable Expense (B)</b>	<b>5,280</b>	<b>158,400</b>	<b>1,900,800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>720</b>	<b>21,600</b>	<b>259,200</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staf)		3,000	36,000
Entertainment		200	2,400
Guard		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>13,000</b>	<b>156,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rich	4	3300	13,200	8	3300	26,400	39,600
Sugar	4	3250	13,000	6	3250	19,500	32,500
Koil	2	2250	4,500	4	2250	9,000	13,500
Kud	2	2700	5,400				5,400
Oill	100	91	9,100				9,100
Soild	3	2800	8,400				8,400
Detergent	3	2320	6,960				6,960
Other	-	-	17,440	-	-	5,100	22,500
Security			10,000				10,000
<b>Total</b>	<b>118</b>		<b>100,000</b>			<b>60,000</b>	<b>160,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rich, Sugar, Kud , Oill , Soild ,Detergent,etc.	10,000	300,000	3,600,000	3,780,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>
<b>Less. Variable Expense</b>				
Rich, Sugar, Kud , Oill , Soild ,Detergent,etc.	8,800	264,000	3,168,000	3,326,400
<b>Total variable Expense (B)</b>	<b>8,800</b>	<b>264,000</b>	<b>3,168,000</b>	<b>3,326,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>
<b>Less. Fixed Expense</b>				
House rant		500	6,000	6,000
Transportation		500	6,000	6,000
Salary (self)		4,000	48,000	48,000
Salary (staf)		3000	36,000	36,000
Entertainment		200	2,400	2,400
Guard		100	1,200	1,200
Mobile Bill		400	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>8,700</b>	<b>104,400</b>	<b>104,400</b>
<b>Net Profit (E) [C-D]</b>		<b>27,300</b>	<b>327,600</b>	<b>349,200</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	327,600	349,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		291,600
	<b>Total Cash Inflow</b>	<b>387,600</b>	<b>640,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>291,600</b>	<b>604,800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:02 Others:0  
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;  
Regular customers;

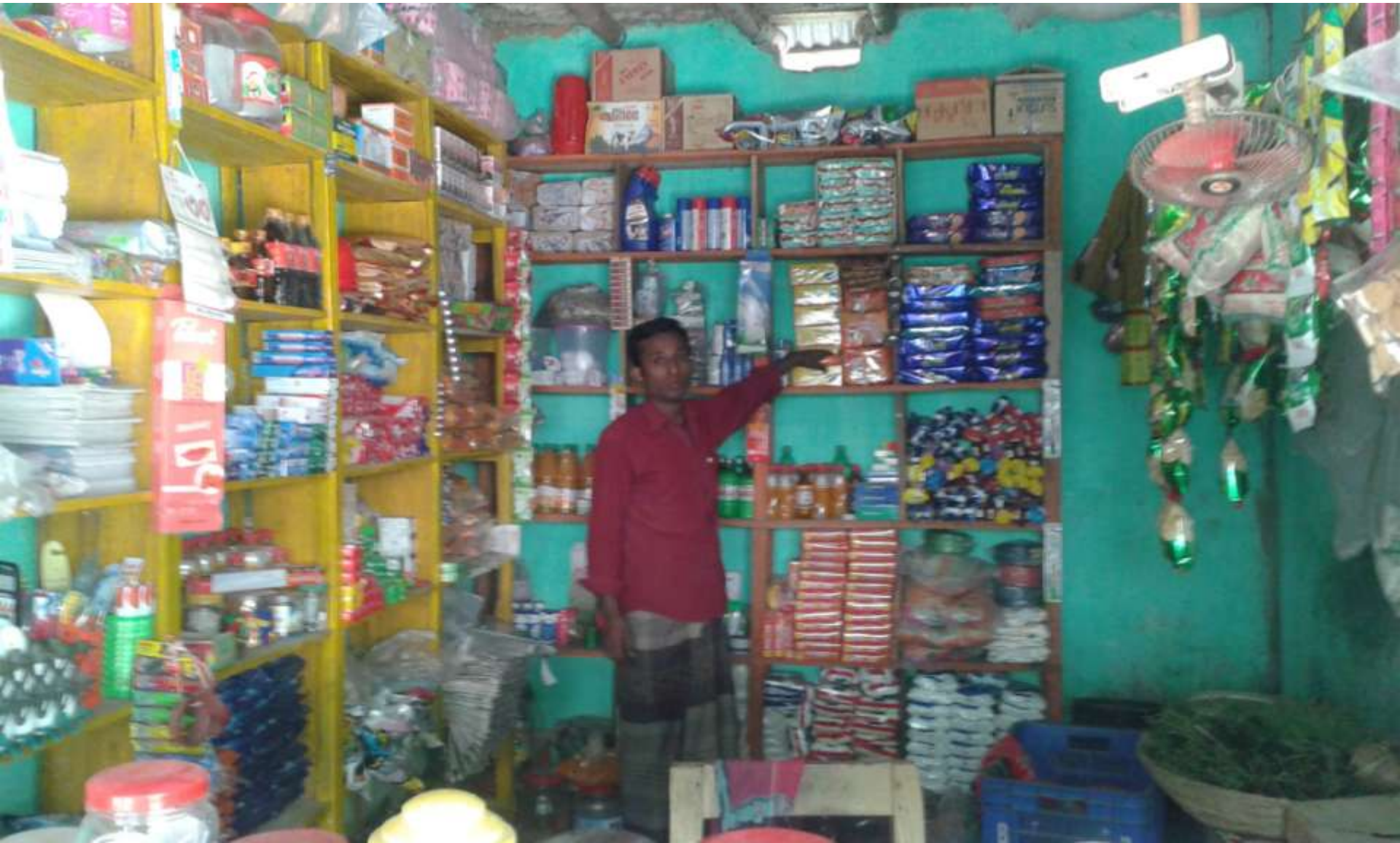
## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE

