

Proposed NU Business Name: **M/S DUI VAI TRADERS**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD .SHAH ALOM SHEAKH
Age	:	05-02-1984(27 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	02 Sons & 01 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: Narhatto East Para , P.O: Narhatto, P.S: Kahalu, 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	:	MST .BASIRON CHODHURY
(iii) Father's name	:	MD .SAMPS UDDIN SHEAKH
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 08 (Female), Member ID: 1146/2, Group No: 03 Member since: 23-08-2003 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: Nil
(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	:	03 years experience in running business 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787-122973
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST .BASIRON CHODHURY joined Grameen Bank since 14 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S DUI VAI TRADERS
Location	:	Narhatto East Para, Kahalu, Bogura
Total Investment in BDT	:	BDT 182,800/-
Financing	:	Self BDT 102,800/-(from existing business) 77% Required Investment BDT 80,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	85 ft x 26 ft= 2210 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Poltry Hen, etc.▪ 12% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Kahalu,Bogra▪Agreed grace period is 3 months.

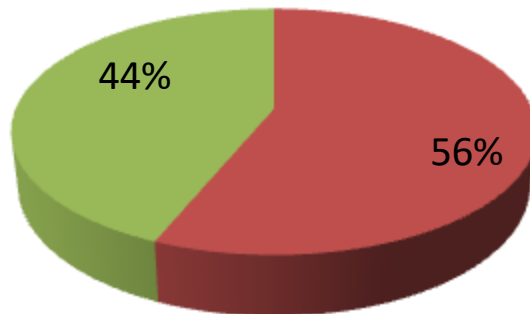
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
kola	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less Variable Expense		
Kola	132,000	1,584,000
Total variable Expense (B)	132,000	1,584,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less Variable Expense		
Electricity bill	4,000	48,000
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Entertainment	500	6,000
Mobile bill	400	4,800
Total fixed cost (D)	11,400	136,800
Net Profit (E)= [C-D]	6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chicken	2600	28	72,800	0	0	0	72,800
Feed	10	2,000	20,000	40	2,000	80000	100,000
Medicine	1	10,000	10,000	0	300	0	10,000
Total	2611		102,800	40	0	80,000	182800

Source of Finance



- Entrepreneur's Contribution
102,800
- Investor's Investment 80,000
- Total 182,800

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Poultry Hen.	20,000	240,000	252,000	264,600
Total Sales (A)	200,000	2,400,000	2,520,000	2,646,000
Less. Variable Expense				
Poultry Hen.	176,000	2,112,000	2,217,600	2,328,480
Total variable Expense (B)	176,000	2,112,000	2,217,600	2,328,480
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Transportation	2,000	24,000	25,200	26,460
Electricity bill	4,000	48,000	50,400	52,920
Salary (self)	5000	60,000	63,000	66,150
Entertainment	500	6,000	6,300	6,615
Mobile Bill	500	6,000	6,300	6,615
Total Fixed Cost	12000	144,000	151,200	158,760
Net Profit (E) [C-D]	12,000	144,000	151,200	158,760
Investment Payback		32,000	32,000	32,000

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

SR#	<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	144,000	151,200	158,760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112,000	231,200
	Total Cash Inflow	224,000	263,200	389,960
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	112,000	32000	32,000
3	Net Cash Surplus	112,000	231200	357960

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Narhatto East Para, Kahalu,
Bogura
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

