

Proposed NU Business Name: **MS KHAN TRADERS**



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

|  |   |   |
|--|---|---|
| Name   | : | <b>A.K.ASHIK</b>  |
| Age  | : | 01-07-1983 (34 Years)   |
| Education, till to date                          | : | S.S.C   |
| Marital status                                   | : | Married   |
| Children   | : | 01 Daughter   |
| No. of siblings:                                 | : | 03 Brothers & 0 Sisters   |
| Address  | : | Vill: Ghuni Para, P.O:Solimabad P.S: Nagorpur, Dist: Tangail.   |
| Parent's and GB related Info                     |   |   |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                               | : | <b>MOST. RASHIDA</b>  |
| (iii) Father's name                              | : | <b>MD. SHORAB KHAN</b>  |
| (iv) GB member's info                            | : | Branch: Tabaria, Centre # 69 (Female),<br>Member ID: 4644, Group No: 04<br>Member since: 23-05-2010 (07 Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: 1,00,,000/-Outstanding Loan : 54,000/-   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : |   |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : |   |

## ***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  | : | 05 years experience in running business.<br>04 years experience in his own business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | None  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01724-901842  |
| Mother's Contact No.  | : | 01755-648676  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RASHIDA** joined Grameen Bank since 7 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                                     | : | <b>MS KHAN TRADERS</b>  |
| Location  | : | Tabaria Bazar, Dhupria Road, Nagorpur.  |
| Total Investment in BDT                           | : | BDT 5,90,000/-  |
| Financing   | : | Self BDT 4,90,000/-(from existing business) 83%<br>Required Investment BDT 1,00,000/-(as equity) 17%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 20 ft x 100 ft= 2000 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Collects goods from Tangail.</li><li>▪ 20% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul> |

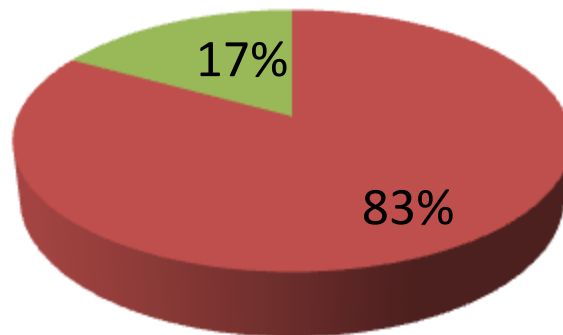
## Exesting

| Particular                                | Daily | Monthly | Yearly  |
|---|-------|---------|---------|
| Revnue (Sale)                             |       |         |         |
| Plain Shit, Hardwaring,owve, Gas Celinder | 2800  | 84000   | 1008000 |
|   | 0     |         |         |
| Total Sales(A)                            | 2800  | 84000   | 1008000 |
| Less Variable Expense (B)                 |       |         | 0       |
| Plain Shit, Hardwaring,owve, Gas Celinder | 2240  | 67200   | 806400  |
| Total Variable Expense                    | 2240  | 67200   | 806400  |
| Contributon Margin (CM) [C=(A-B)]         | 560   | 16800   | 201600  |
| Less Fixed Expense                        |       |         |         |
| Rent                                      |       | 2000    | 24000   |
| Electric Bill                             |       | 500     | 6000    |
| Transportaion                             |       | 2000    | 24000   |
| Salary (Self)                             |       | 5000    | 60000   |
| Entertainment                             |       | 200     | 2400    |
| Gard                                      |       | 100     | 1200    |
| Generator                                 |       | 100     | 1200    |
| Mobil Bill                                |       | 300     | 3600    |
| Total Fixed Cost (D)                      |       | 10200   | 122400  |
| Net Profit (E)= [C-D]                     |       | 6600    | 79200   |

## Investment Breakdown

| Existing     |            |            |               | Proposed   |            |                |                |
|--------------|------------|------------|---------------|------------|------------|----------------|----------------|
| Particulars  | Qty.       | Unit Price | Amount (BDT)  | Qty.       | Unit Price | Amount (BDT)   | Proposed Total |
| Plain Shit   | 28         | 4400       | 123200        | 10         | 4400       | 44000          | 167200         |
| Hardware     | 80         | 80         | 6400          | 200        | 80         | 16000          | 22400          |
| owve         | 10         | 1500       | 15000         |            |            | 0              | 15000          |
| Gas celender | 25         | 2500       | 62500         |            |            | 0              | 62500          |
| Pipe         | 100        | 180        | 18000         |            |            | 0              | 18000          |
| Steel Tin    | 40         | 4000       | 160000        | 10         | 4000       | 40000          | 0              |
| Teubowel     | 15         | 3000       | 45000         |            |            | 0              |                |
| Security     |            |            | 10000         |            |            | 0              | 10000          |
| Other        |            |            | 49900         |            |            | 0              | 49900          |
| <b>Total</b> | <b>298</b> |            | <b>490000</b> | <b>220</b> |            | <b>100,000</b> | <b>590,000</b> |

## Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 100,000
- Total 590,000

# Financial Projection (BDT)

| Particular                               | Daily       | Monthly      | Year -1        | Year-2         | Year-3         |
|--|-------------|--------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |              |                |                |                |
| Plain Shit, Hardwaring,owve,Gas Celinder | 3300        | 99000        | 1188000        | 1247400        | 1309770        |
| <b>Total Sales(A)</b>                    | <b>3300</b> | <b>99000</b> | <b>1188000</b> | <b>1247400</b> | <b>1309770</b> |
| <b>Less Variable Expense (B)</b>         |             |              |                |                |                |
| Plain Shit, Hardwaring,owve,Gas Celinder | 2640        | 79200        | 950400         | 997920         | 1047816        |
| <b>Total Variable Expense</b>            | <b>2640</b> | <b>79200</b> | <b>950400</b>  | <b>997920</b>  | <b>1047816</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>660</b>  | <b>19800</b> | <b>237600</b>  | <b>249480</b>  | <b>261954</b>  |
| <b>Less Fixed Expense</b>                |             |              |                |                |                |
| Rent                                     |             | 2000         | 24000          | 24000          | 24000          |
| Electric Bill                            |             | 500          | 6000           | 6300           | 6600           |
| Transportaion                            |             | 2000         | 24000          | 25200          | 26460          |
| Salary (Self)                            |             | 5000         | 60000          | 60000          | 60000          |
| Entertainment                            |             | 200          | 2400           | 2400           | 2400           |
| Gard                                     |             | 100          | 1200           | 1200           | 1200           |
| Generator                                |             | 100          | 1200           | 1200           | 1200           |
| Mobil Bill                               |             | 300          | 3600           | 3700           | 3800           |
| <b>Total Fixed Cost (D)</b>              |             | <b>10200</b> | <b>121200</b>  | <b>122800</b>  | <b>124460</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>9600</b>  | <b>115200</b>  | <b>120960</b>  | <b>127008</b>  |
| <b>Investment Pay Back</b>               |             |              | <b>40,000</b>  | <b>40,000</b>  | <b>40,000</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> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 100,000             |                     |                     |
| 1.2         | Net Profit  | 115,200             | 120960              | 127008              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 75200               | 156160              |
|             | <b>Total Cash Inflow</b>                          | <b>215,200</b>      | <b>196,160</b>      | <b>283,168</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 100,000             |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 40000               | 40000               | 40000               |
|             | <b>Total Cash Outflow</b>                         | <b>140,000</b>      | <b>40,000</b>       | <b>40,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>75,200</b>       | <b>156,160</b>      | <b>243,168</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures



















T-SUPER

LPG

LPG

ELCI

LPG

RANGERO GOLD

# FAMILY PICTURE

