

**Proposed NU Business Name: SALEK TRADERS**



Project prepared by : Probir chandro pramanik  
Sonatala unit. Bogra.

Project verified by: Md. Mozaharul islam Sarker.



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>Md Shahadat</b>
Age	:	16-02-1990 (27 Years)
Education, till to date	:	Class -8
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Telehata, P.O: Sukhanpukur, P.S: Gabtoli , 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	:	<b>Laily Bewa</b>
(iii) Father's name	:	<b>Late Salek Uddin Mondal</b>
(iv) GB member's info	:	Branch: Sonarai, Gobtali, Centre # 06(Female), Member ID: 6512, Group No: 12 Member since: 08-01-1995(22 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 80,000/-, Outstanding loan: 58,220/-
(v) Who pays GB loan installment	:	Brother
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-177935
Mother's Contact No.	:	01946-242443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Laily Bewa** joined Grameen Bank since 22 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>SALEK TRADERS</b>
Location	:	Telehata,sukhanpukur, Gobtali, Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Rice, Dal, Sugar, Atta, Oil, Bhushi, Detergent, Soap etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Bogra Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

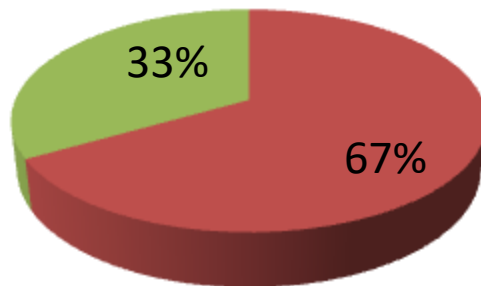
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery items	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Grocery items	2,640	79,200	950,400
<b>Total variable Expense (B)</b>	<b>2,640</b>	<b>79,200</b>	<b>950,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,200</b>	<b>74,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,600</b>	<b>55,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2000	20,000	12	2,000	24,000	44,000
Pulse	56	120	6,720	50	120	6,000	12,720
Sugar	5	3100	15,500	5	3100	15,500	31,000
Atta	14	800	11,200	4	800	3,200	14,400
Oil	120	90	10,800	0	0	0	10,800
Bhushi	17	1020	17,340	0	0	0	17,340
Others	1	18440	18,440	1	1300	1,300	19,740
Security	0	0	0	0	0	0	0
<b>Total</b>	<b>223</b>	<b>25570</b>	<b>100000</b>	<b>72</b>	<b>7320</b>	<b>50000</b>	<b>150000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- **Total 150,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Grocery items	4,200	126,000	1,512,000	1,587,600	1,666,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
<b>Less. Variable Expense</b>					
Grocery items	3,696	110,880	1,330,560	1,397,088	1,466,942
<b>Total variable Expense (B)</b>	<b>3,696</b>	<b>110,880</b>	<b>1,330,560</b>	<b>1,397,088</b>	<b>1,466,942</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>504</b>	<b>15,120</b>	<b>181,440</b>	<b>190,512</b>	<b>200,038</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,200</b>	<b>74,400</b>	<b>74,400</b>	<b>74,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,920</b>	<b>107,040</b>	<b>116,112</b>	<b>125,638</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107,040	116,112	125,638
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,040	183,152
	<b>Total Cash Inflow</b>	<b>157,040</b>	<b>203,152</b>	<b>308,790</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,040</b>	<b>183,152</b>	<b>288,790</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 07Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Telehata, Gabtoli, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

,S

Pictures









# Family picture

