

## Proposed NU Business Name: **M/S KHONDOKAR TREDARS**



Project identification and prepared by: Md. Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD.ABDUS SOBUR KHONDOKAR</b>
Age	:	01-01-1987(28 Years)
Education, till to date	:	MA
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: East Sukhan Gari P.O: Dupchachia, Thana: Dupchachia. Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. AKTAR BANU</b>
(iii) Father's name	:	<b>MD.ABDUL KARIM KHAODOKAR</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 40(Female), Member ID:3414 Group No: 06 Member since: 20-05-2002 (15 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: BDT: 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	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-667003
Mother's Contact No.	:	01711-410782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AKTAR BANU** joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S KHONDOKER TREDARS</b>
Location	:	Thana Bus Stand,Dupchachia
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 440,000/-(from existing business) 81% Required Investment BDT 100,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 120 ft= 3000 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Bakary,Cosmetic etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Bogra,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

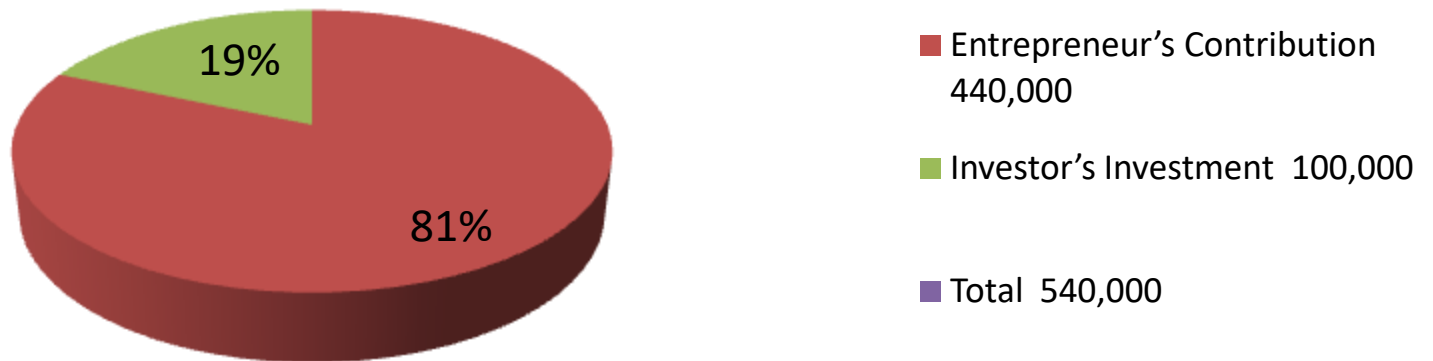
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Bakary,Cosmetic	25,000	750000	9000000
<b>Total Sales (A)</b>	25,000	750000	9000000
<b>Less Variable Expense</b>			
Bakary,Cosmetic	23,250	697500	8370000
<b>Total variable Expense (B)</b>	23,250	697500	8370000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,750	52500	630000
<b>Less Variable Expense</b>			
Electricity bill		400	4800
Transportation		10000	120000
Salary (self)		5,000	60000
Salary (staf)		20,000	240000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		36,000	432000
<b>Net Profit (E)= [C-D]</b>		16,500	198000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gori Detergen	2000	60	120000	1000	60	60000	180000
Meri Biscut	4000	50	200000	1000	20	20000	220000
Cold Drink	1000	60	60000	0	0	0	60000
Chepes	1000	10	10000	0	105	0	10000
Shop	500	20	10000	0	45	0	10000
pest	800	50	40000	400	50	20000	60000
<b>Total</b>	<b>9300</b>	<b>0</b>	<b>440,000</b>	<b>2400</b>	<b>0</b>	<b>100,000</b>	<b>540000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Bakary,Cosmetic	30,000	900000	10800000	11340000	11907000
<b>Total Sales (A)</b>	30,000	900000	10800000	11340000	11907000
<b>Less Variable Expense</b>				0	0
Bakary,Cosmetic	27,900	837000	10044000	10546200	11073510
<b>Total variable Expense (B)</b>	27,900	837000	10044000	10546200	11073510
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,100	63000	756000	793800	833490
<b>Less Variable Expense</b>				0	0
Electricity bill		500	6000	6300	6615
Transportation		12000	144000	151200	158760
Salary (self)		5,000	60000	63000	66150
Salary (staf)		25,000	300000	315000	330750
Entertainment		500	6000	6300	6615
Mobile bill		500	6000	6300	6615
<b>Total fixed cost (D)</b>		43,500	522000	548100	575505
<b>Net Profit (E)= [C-D]</b>		19,500	234000	245700	257985
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	234000	245700	257985
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194,000	399,700
	<b>Total Cash Inflow</b>	334,000	439700	657685
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	140,000	40,000	40,000
3	<b>Net Cash Surplus</b>	194,000	399700	617685

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Thana Bus  
Stand, Dupchachia  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

