

Proposed NU Business Name: **SHAKIL TREDARS**



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAFI MAHMUD SHAHIL
Age	:	01-01-1987(32 Years)
Education, till to date	:	MA
Marital status	:	Married
Children	:	01 Doaghter
No. of siblings:	:	02 Brothers & 05 Sisters
Address	:	Vill: Narhotto Dowani Para P.O: Narhotto, Thana: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	:	LATE,RABIYA SADIK
(iii) Father's name	:	LATE, SADIK ALI
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 07(Female), Member ID:6009 Group No: 03 Member since: 07-09-2002 -13(10Years) First loan: BDT 1000
Further Information:		Existing Loan: BDT: 488,000, 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	:	In port Business (Per Year 120,000t)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-417329
Mother's Contact No.	:	01996-747357
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE, RABIYA SADIK joined Grameen Bank since 15 years ago. At first she took 1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAKIL TREDARS
Location	:	Narhotto, Kahalu, Bogra
Total Investment in BDT	:	BDT 414,000/-
Financing	:	Self BDT 314,000/-(from existing business) 76% Required Investment BDT 100,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	2000 ft x 1000 ft= 20,000 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Litter, Tuss etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra.▪Agreed grace period is 3 months.

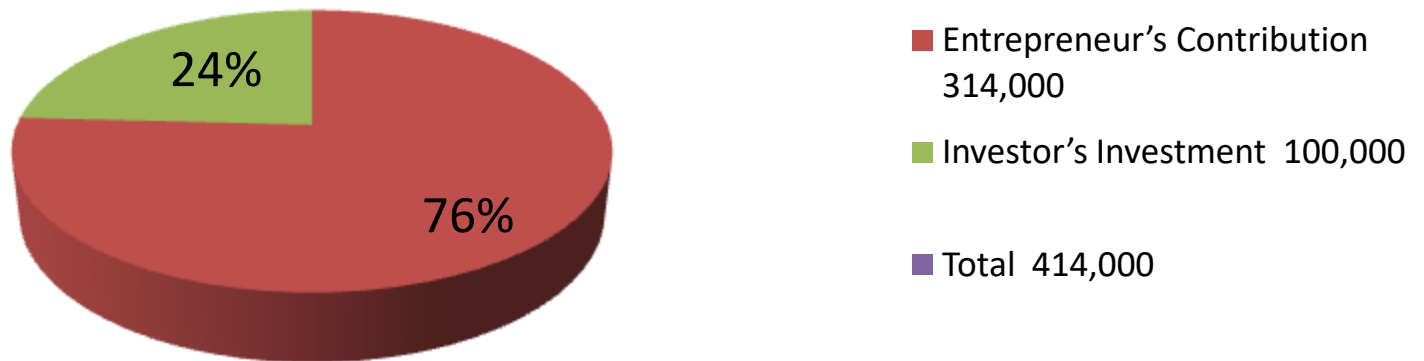
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Rice, Litter, Tuss	250,000	3,000,000
Total Sales (A)	250,000	3,000,000
Less Variable Expense		0
Rice, Litter, Tuss	200,000	2,400,000
Total variable Expense (B)	200,000	2,400,000
Contribution Margin (CM) [C=(A-B)]	50,000	600,000
Less Variable Expense		0
Rent	2500	30,000
Electricity bill	800	9,600
Transportation	20,000	240,000
Salary (self)	5,000	60,000
Salary (staf)	8,000	96,000
Entertainment	3,000	36,000
Mobile bill	1000	12,000
Total fixed cost (D)	40,300	483,600
Net Profit (E)= [C-D]	9,700	116,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	100	700	70000	100	700	70000	140000
Paddy	10	3,400	34000	1500	20	30000	64000
Tuss	3	50,000	150000	0	50	0	150000
Litter	3000	20	60000	0	40	0	60000
Total	3113	0	314,000	1600	0	100,000	414000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Rice, Litter, Tuss	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense				
Rice, Litter, Tuss	240,000	2,880,000	3,024,000	3,175,200
Total variable Expense (B)	240,000	2,880,000	3,024,000	3,175,200
Contribution Margin (CM) [C=(A-B)]	60,000	720,000	756,000	793,800
Less. Fixed Expense				
Rant	2500	30,000	31,500	33,075
Electricity Bill	1000	12,000	12,600	13,230
Mobile Bill	1500	18,000	18,900	19,845
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	12,000	144,000	151,200	158,760
Transportation	22000	264,000	277,200	291,060
Entertainment	3000	36,000	37,800	39,690
Total Fixed Cost	47000	564,000	592,200	621,810
Net Profit (E) [C-D]	13,000	156,000	163,800	171,990
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	156,000	163,800	171,990
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116,000	239,800
	Total Cash Inflow	256,000	279800	411790
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
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	116,000	239800	371790

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:02 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Narhotto, Kahalu, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

