

Proposed NU Business Name: **KHAN TRADERS**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHEL KHAN
Age	:	80-04-1985 (32 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Noadda P.O: Galimpur, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROZIA BEGUM
(iii) Father's name	:	LATE: BADSHA KHAN
(iv) GB member's info	:	Branch: Komorgonj, Centre # 72 (Female), Member ID: 5093, Group No: 01 Member since: 01/01/1986 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-925401
Mother's Contact No.	:	01819-918580
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROZIA BEGUM joined Grameen Bank since 31years 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	:	KHAN TRADERS
Location	:	Surjakhali Bustand , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,40,000(from existing business) 26% Required Investment BDT 50,000(as equity) 64 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like:Firewood,Drywood etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from deferent place. ▪Agreed grace period is 3 months.

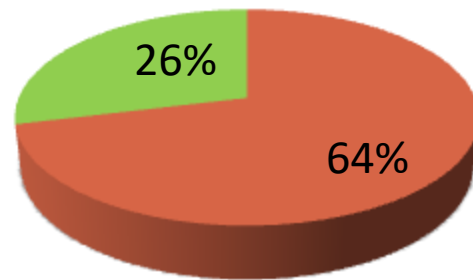
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Firewood Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Firewood Item	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		250	3,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		9,250	1,11,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Firewood	500	200	1,00,000	250	200	50,000	1,50,000
Wood	100	200	20,000				20,000
Security			20,000				20,000
Total			1,40,000			50,000	1,90,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,40,000
- Investor Investment's :- 50,000
- Total :- 1,90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Firewood Item	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Firewood Item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		2,500	30,000	30,000	30,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	5,000	5,000
Entertainment		250	3,000	3,000	3,000
Total Fixed Cost		9,950	1,19,400	1,19,700	1,19,800
Net Profit (E) [C-D]		11,050	1,32,600	1,44,900	1,58,030
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,32,600	1,44,900	1,58,030
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,12,600	2,37,500
	Total Cash Inflow	1,82,600	2,57,500	3,95,530
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,12,600	2,37,500	3,75,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Surjakhali busstand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest



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FAMILY PICTURE