

Proposed NU Business Name: **NEW PANCHOROTNO TRADERS**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SARATHI KUMAR BANIK SUMAN
Age	:	14-04-1983 (34 Years)
Education, till to date	:	Bcom
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	04 Brothers
Address	:	Vill: Sultanpur; P.O: Feni Sadar ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SADHONA RANI BONIK
(iii) Father's name	:	LATE. ARUN CHANDRA BONIK
(iv) GB member's info	:	Branch: Dharmopur, Feni. Centre # 16 (Female), Member ID: 1932, Group No: 03 Member since: 1999 to 2005 (06 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: Nil
Further Information:		
(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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-928594
Family's Contact No.	:	01712-510317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SADHONA RANI BONIK joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NEW PANCHOROTNO TRADERS
Location	:	Hospital Road, C O Office, Feni
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 230,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

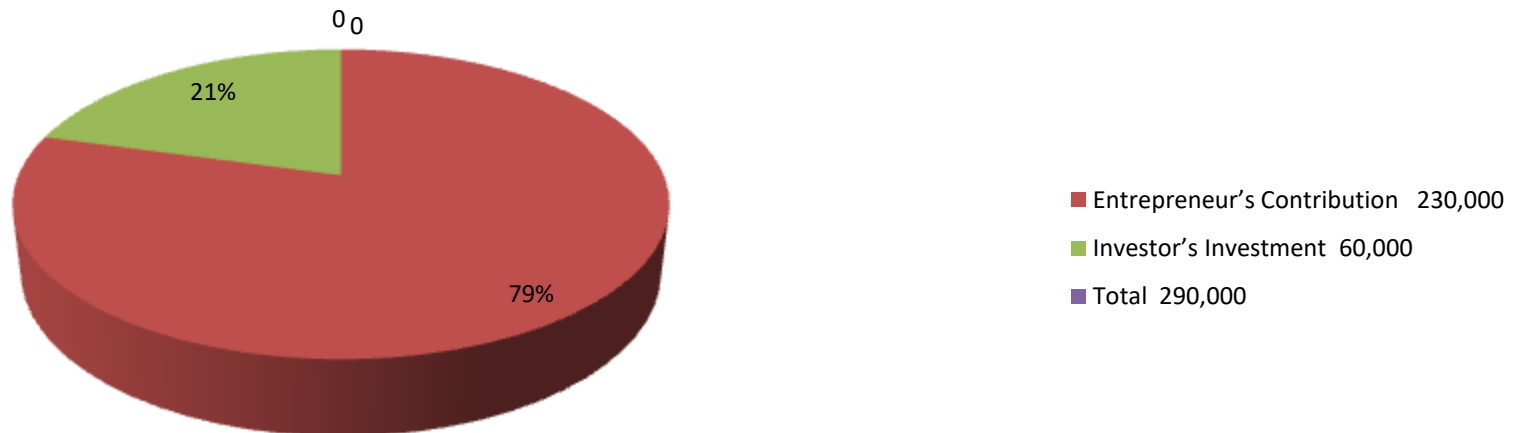
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	8,500	255,000	3,060,000
Total variable Expense (B)	8,500	255,000	3,060,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less Variable Expense			
Rent		5,000	60,000
Electricity bill		1,000	12,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		500	6,000
Guard		200	2,400
Mobile bill		500	6,000
Total fixed cost (D)		20,200	242,400
Net Profit (E)= [C-D]		24,800	297,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2500	25,000	10	2500	25,000	50,000
Oil	5	1900	9,500	5	1900	9,500	19,000
Cosmetics	0	0	50,000	0	0	15,000	65,000
Biscuits	50	350	17,500	30	350	10,500	28,000
Cold Drinks	40	500	20,000	0	0	0	20,000
Juice	20	700	14,000	0	0	0	14,000
Mobile Load	0	0	10,000	0	0	0	10,000
Bkash	0	0	50,000	0	0	0	50,000
Electric Items	0	0	20,000	0	0	0	20,000
Others	0	0	14,000	0	0	0	14,000
Total	125	5950	230,000	45	4750	60,000	290,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	12,000	360,000	4320000	4536000	4762800
Total Sales (A)	12,000	360,000	4320000	4536000	4762800
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	10,200	306,000	3672000	3855600	4048380
Total variable Expense (B)	10,200	306,000	3672000	3855600	4048380
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648000	680400	714420
Less Variable Expense					
Rent		5,000	60,000	60,000	60,000
Electricity bill		1,300	15,600	42,500	43,000
Transportation		2,500	30,000	66,500	67,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)		6,000	72,000	72,000	72,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Mobile bill		600	7,200	7,500	7,800
Total fixed cost (D)		21,100	253,200	316,900	318,200
Net Profit (E)= [C-D]		32,900	394,800	363,500	396,220
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	394,800	363,500	396,220
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		370,800	710,300
	Total Cash Inflow	454,800	734,300	1,106,520
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	370,800	710,300	1,082,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

