

Proposed NU Business Name: **KHAN TRADERS**

Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. MASUM KHAN
Age	:	15/05/1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Chandpur, P.O: Bhawal Chandpur, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. NUR AKTER <input type="checkbox"/>
(iii) Husband's name	:	MD. FAZLUL HAQUE
(iv) GB member's info	:	Branch: Bhawal Chandpur, Centre # 12 (Female), Member ID: 1315/1, Group No: 03 Member since: 13/10/2009 to 2017 (08 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: BDT 30,000 /-
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-686391
Family's Contact No.	:	01970-686391
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NUR AKTER joined Grameen Bank since 08 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	:	KHAN TRADERS
Location	:	Chandpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,50,000 (from existing business) 85% Required Investment BDT 80,000 (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	70 ft x 25 ft= 1750 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Sugar, Atta, Flour, Oil, Cow feed, Chicken feed, Vushi, Pulse, etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Narangong.▪Agreed grace period is 3 months.

Existing Business

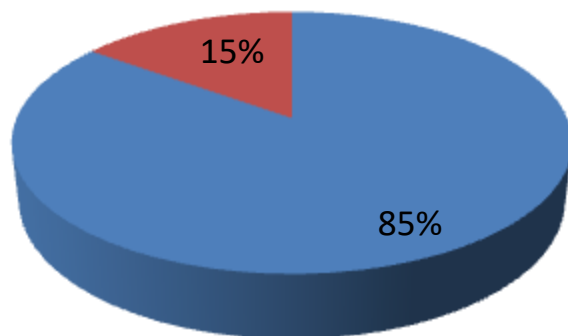
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Sugar, Atta, Flour, Oil, Cow feed, Chicken feed, Bushy, Pulse, etc	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Sugar, Atta, Flour, Oil, Cow feed, Chicken feed, Bushy, Pulse, etc	4,250	1,27,500	15,30,000
Total variable Expense (B)	4,250	1,27,500	15,30,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000
Less. Fixed Expense			
Transportation		3,000	36,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		9,150	1,09,800
Net Profit (E) [C-D]		13,350	1,60,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Sugar	10 Sacks	2,375	23,750	05 Sacks	2,375	11,875	35,625
Atta	10 Sacks	1,200	12,000	07 Sacks	1,200	8,400	20,400
Flour	20 Sacks	2,350	47,000	10 Sacks	2,350	23,500	70,500
Oil	11 Dram	16,200	1,74,200	01 Dram	16,200	16,200	1,90,400
Cow feed	50 Sacks	655	32,750	07 Sacks	655	10,250	43,000
Chicken feed	50 Sacks	2,050	1,02,500	05 Sacks	2,050	4,585	1,07,335
Bushy	25 Sacks	870	21,750	-	-	-	21,750
Pulse	4 Sacks	4,100	16,400	-	-	-	16,400
Others	-	-	19,650	-	-	4,930	24,580
Total			4,50,000			80,000	5,30,000

Source of Finance



■ Entrepreneur's Contribution- 4,50,000

■ Investor's Investment- 80,000

■ Total Investment-5,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Sugar, Atta, Flour, Oil, Cow feed, Chicken feed, Bushy, Pulse, etc	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Total Sales (A)	7,000	2,10,000	25,20,000	26,46,000	27,78,300
Less. Variable Expense					
Sugar, Atta, Flour, Oil, Cow feed, Chicken feed, Bushy, Pulse, etc	5,950	1,78,500	21,42,000	22,49,100	23,61,555
Total variable Expense (B)	5,950	1,78,500	21,42,000	22,49,100	23,61,555
Contribution Margin (CM) [C=(A-B)	1,050	31,500	3,78,000	3,96,900	4,16,745
Less. Fixed Expense					
Transportation		3,500	42,000	44,000	46,000
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost (D)		9,700	1,16,400	1,17,700	1,20,900
Net Profit (E) [C-D]		21,800	2,61,600	2,79,200	2,95,845
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<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	80,000		
1.2	Net Profit	2,61,600	2,79,200	2,95,845
1.4	Opening Balance of Cash Surplus		2,29,600	4,76,800
	Total Cash Inflow	3,41,600	5,08,800	7,72,645
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	2,29,600	4,76,800	7,40,645

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

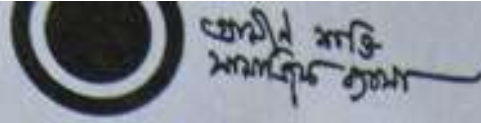
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি

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প্রস্তাবিত নবীন

প্রকল্পের নাম:

ইমাম হুদায়

ইউনিটের নাম:

বঙ্গবন্ধু গার্লস স্কুল

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ মাহমুদ ইমাম

বয়স: ২৬ বছর

জন্ম তারিখ: ২৫/০৫/৯৬

শিক্ষাগত যোগ্যতা: এফ. এ. মি

















FAMILY PICTURE

