

Proposed NU Business Name: **SHOPNA TRADERS**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHORSHED ALAM
Age	:	18-4-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Borosila, P.O: Shibpur, P.S: Tangail Sadar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALEHA BEGUM
(iii) Father's name	:	MD. MOFIJ UDDIN
(iv) GB member's info	:	Branch: GALA TANGAIL, Centre # 35(Female), Member ID: 2821, Group No: 07 Member since: 05-3-1989 (16 Years) First loan: BDT 2,000 Outstanding loan: BDT NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	NO years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713534404
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM joined Grameen Bank since ----- years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOPNA TRADERS
Location	:	Path bethir, Shibpur, Tangail
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Varieties Item .▪Average 16% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from, Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

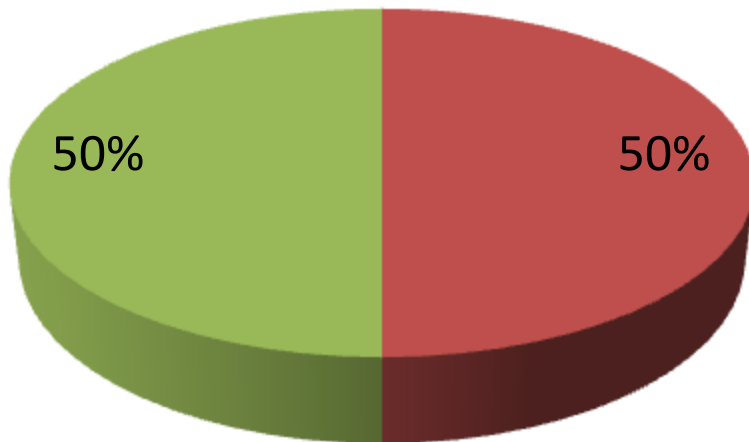
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	3725	111750	1341000
Total sales (A)	3725	111750	1341000
Less Variable Exp.			
Cloth item	3129	93870	1126440
Total Variable exp. (B)	3129	93870	1126440
Contribution Margin CM [C= (A-B)]	596	17880	214560
less fixed exp.			
Rent		1000	12000
Transportation		1800	21600
Salary (self)		5000	60000
Salary (staff)		6000	72000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		14600	175200
Net profit (E) [C-D]		3280	39360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Euria	78	40	3,120	500	40	20,000	23,120
T M P	400	50	20,000			0	20,000
Potash	68	35	2,380	260	35	9,100	11,480
Shampoo	200	30	6,000			0	6,000
Vitamine	175	100	17,500			0	17,500
Copper	50	100	5,000			0	5,000
others	100	60	6,000	100	75	7,500	13,500
madicine			0	195	120	23,400	23,400
Total	1071		60,000	1055		60,000	120,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 60,000
- Total 120,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloth item	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
less variable Expenses				
Cloth item	3780	113400	1360800	1428840
Total variable Expenses (B)	3780	113400	1360800	1428840
Contribution Margin (CM)= (A-B)	720	21600	259200	272160
Less Fixed Expenses				
Rent		1000	12000	12000
Transportation		2000	24000	24000
Salary (self)		5000	60000	60000
Salary (staff)		6000	72000	72000
Entertainment		440	5280	5280
Mobile		400	4800	4800
Total Fixed Cost		14840	178080	178080
Net Profit (E) (C-D)		6760	81120	94080
Investment Payback			36000	36000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	81,120	94,080
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45,120
	Total Cash Inflow	141120	139200
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	45,120	103200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 0 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







স্বাস্থ্যকেন্দ্র আলা
সকল রোগের
মাত্রা
বাড়ান

রাইফস

রাইফস

LIFE BRAND







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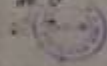




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उपजिल्हा-उज्जैन



ग्रामीण-उज्जैन

वडी नंबर	१	३७
सहितचेक नंबर	२	219
सकल वारिधतेचे मूल्य	३	५७२९
अडोल्फमॉरीस मूल्य	४	५७२९
निर्वाहमिती मूल्य	५	५७२९
सुकसाती ठिकाण	६	५७२९
सुडी ठिकाण	७	५७२९
वेध्या/वायव्याचे मूल्य	८	५७२९
सहितचेक नंबर	९	५७२९
कि. बसलेले परिवहन	१०	५७२९
सकल मूल्य	११	५७२९

२२/११/२०

उपजिल्हा-उज्जैन

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Signature

FAMILY PICTURE

