

Proposed NU Business Name: **M/S KHISHAN PALLI TRADERS**



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAIHAN ISLAM
Age	:	25-01-1986 (31 Years)
Education, till to date	:	MSS
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Sharuya, P.O:Sherpur, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. AKTER JAHAN
(iii) Father's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch:Mirjapur,Sherpur,Centre # 11 (Female), Member ID:2668; Group No:07 Member since: 11-10-2004 (07 Years) First loan: -5,000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: 7,120/-
(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	:	04 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-966299
Mother's Contact No.	:	01710-720595
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AKTER JAHAN joined Grameen Bank since 07 years 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	:	M/S KHISHAN PALLI TRADERS
Location	:	Sharuya, Sherpur, Bogra.
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/-(from existing business) 24% Required Investment BDT 80,000/-(as equity) 76%
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
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pardala, Kula, Chowlon, Paka, Etc.▪Average 08% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

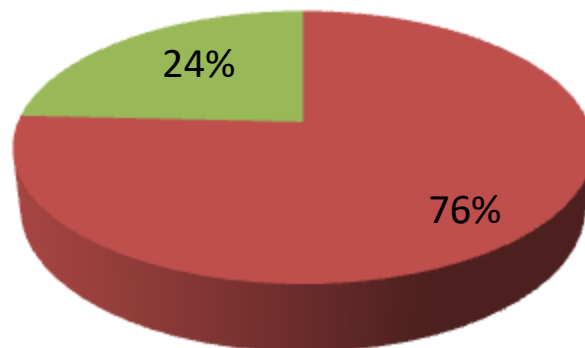
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cula, Fan, Raickukar, BRB, Mobile,Etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Cula, Fan, Raickukar, BRB, Mobile,Etc	9,200	276,000	3,312,000
Total variable Expense (B)	9,200	276,000	3,312,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Electricity Bill		800	9,600
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		9,500	113,996
Net Profit (E) [C-D]		14,500	174,004

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cula	30	3,500	105,000	10	3500	35,000	140,000
Fan	20	1,100	22,000	20	1000	20,000	42,000
Kukar	5	1000	5,000	5	1000	5,000	10,000
Raickukar	5	1,200	6,000	5	1,200	6,000	12,000
Istari	5	800	4,000	5	800	4,000	4,000
Balp	200	100	20,000				20,000
BRB	3	1,100	3,300				3,300
Silinda	10	2,450	24,500				24,500
Mobile	40	1,000	40,000	10	1000	10,000	50,000
			20,200				20,200
Total	308		250,000	55		80,000	330,000

Source of Finance



- Entrepreneur's Contribution
250,000
- Investor's Investment
80,000
- Total 330,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cula, Fan, Raickukar, BRB, Mobile,Etc	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense	0				
Cula, Fan, Raickukar, BRB, Mobile,Etc	13,800	414,000	4,968,000	5,216,400	5,477,220
Total variable Expense (B)	13,800	414,000	4,968,000	5,216,400	5,477,220
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Electricity Bill		800	9,600	9,600	9,600
Transportation		3000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		9,600	115,200	115,200	115,200
Net Profit (E) [C-D]		26,400	316,800	338,400	361,080
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	316,800	338,400	361,080
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		284,800	591,200
	Total Cash Inflow	396,800	623,200	952,280
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	112,000	32,000	32,000
3	Net Cash Surplus	284,800	591,200	920,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:03 Others:0
Experience & Skill : 10 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



বরবিন টেলিকম

এয়ারটেল
সান্তিস সেক্টর





দিল্লীমিত্রাঙ্কিত স্বাক্ষরালির স্বাক্ষর

রবিন টেলিকম

এখানে উন্নতমানের প্যাসেল টুপা, সিলিন্ডার, টিভি, ফান, রডিও কুকার, জটি সেকার সহ সকল প্রকার ইলেকট্রনিক ও ইলেকট্রিক পুর্ন দ্রব্য প্রকার প্রাপ্তিক সামগ্রী বিক্রয়তা ; বিক্রয়, আয়বাহানা, মোবাইল প্যার্টস ও রিমারটেল কারিমার সঠিক পরেই ।

ফোন : ০১৭১০-১৬৬১১৯, ০১৭১০-১১০০০৪

পলাশ সুপার মার্কেট, শেফায়া বটভ

প্রয়োজনে পাশে
বিকাশ

bKash
একটি গ্রুপ থাকে বিভিন্ন

এখানে হারিয়ে যাওয়া SIM কার্ড
সিম রিপ্লেসমেন্ট
করা হয়



FAMILY PICTURE

