Proposed NU Business Name: MS SHAKIL TRADERS



Project identification and prepared by: Md. Ebadat Hossain, Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. Shakil Raza		
Age	:	22-02-1990(26 Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	-		
No. of siblings:	:	2 Brother & 1 Sister		
Address	:	Vill: Nokulbaria, P.O: Dhopapara, P.S: Puthiya, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father KHADIJA BEGUM MD. Abdul KHALEK Branch: Nokulbari Centre # 40Female), Member ID: 4041/1, Group No: 02 Member since: 25-05-1995 <i>(20Years)</i> First Ioan: BDT 10000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing Loan: BDT 30000, Outstanding Ioan: NIL Father No No 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	:	08 years experience in running business.
Training Info	:	He has 1 Year training.
Other Own/Family Sources of Income	-	_
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01719795475
Mother's Contact No.	:	01744747734
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADIJA BEGUM joined Grameen Bank since 20 years ago. At first she took 100000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

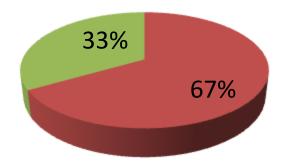
Proposed Nobin Udyokta Business Info			
Business Name	:	MS SHAKIL TRADERS	
Location	:	Nokul bariya Bajar, Puthiya, Rajshahi	
Total Investment in BDT	:	BDT 300,000/-	
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	14 ft x 06 ft= 84 square ft	
Security of the shop	:	_	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Fertilizer . Average 15% gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fertilizers & Insectisides	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Fertilizers & Insectisides	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)	525	15750	189000
Less Variable Expense			
Electricity bill		200	2400
Transportation		1,200	14400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		6,900	82800
Net Profit (E)= [C-D]		8,850	106200

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Fertilizer	36,000	50,000	86000		
Organic manure	1,200	0	1200		
Elbarin, Jipsam, Riad, Others, Chimida etc	108,800		108800		
Insectisides		50,000	50000		
Others	54,000	0	54000		
	200,000	100,000	300000		

Source of Finance



Entrepreneur's Contribution 200,000
 Investor's Investment 100,000
 Total 300,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Fertilizers & Insectisides	5200	156000	1872000	1965600
Total Sales (A)	5200	156000	1872000	1965600
Less Variable Expense				
Fertilizers & Insectisides	4420	132600	1591200	1670760
Total variable Expense (B)	4,420	132600	1591200	1670760
Contribution Margin (CM) [C=(A-B)	780	23400	280800	294840
Less Variable Expense				
Electricity bill		300	3600	3800
Transportation		1,400	16,800	15,000
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3800
Mobile bill		400	4800	5000
Total fixed cost (D)		7,400	88,800	87,600
Net Profit (E)= [C-D]		16000	192000	207,240
Investment Payback			60,000	60,000

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	100,000		
1.2	Net Profit	444,000	471,840	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		384,000	
	Total Cash Inflow	544000	855840	
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.2	Investment Pay Back (Including	c0000	c0000	
2.3	Ownership Tr. Fee)	60000	60000	
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	384,000	795840	



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures







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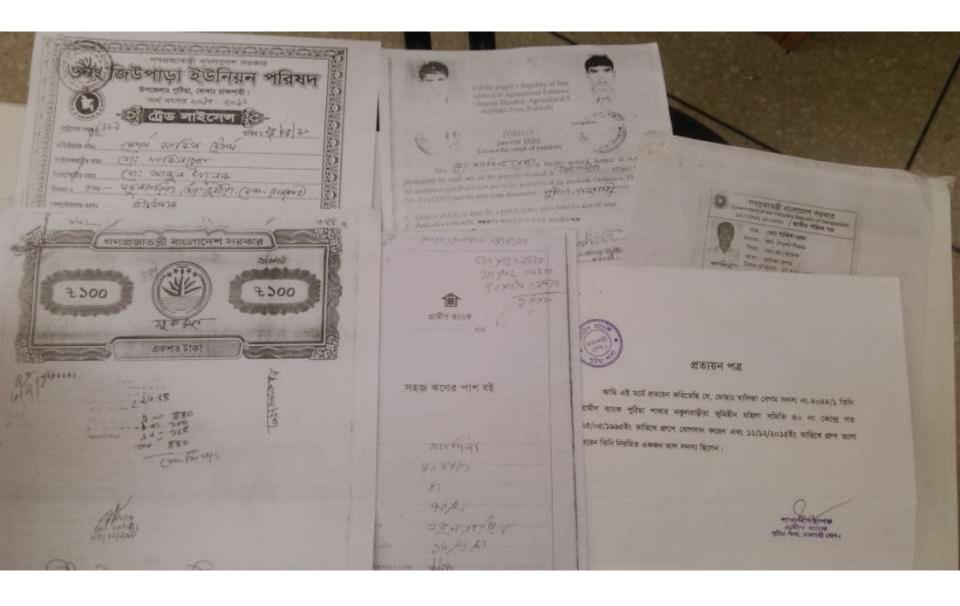
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SPG T সরকার জনুমোদিত ৰালাইনাশক ডিলারের দ্বোকান। প্রোঃ মোঃ শাকিল রেজা। পাইকারী/খাচরা বিভ্র্র্ব্যালাইঃ ৪৭২৮ মেয়াদঃ লকুলৰাড়ীয়া হাই স্কুল ৰাজাৰ, উপঃ পুঠিয়া, ৰাজশাহ লাইসেন্স প্রদানকারী সংস্থাঃ বৃধি সম্প্রসারণ অধিদপ্তর, রাজশাহ মোৰাঃ ০১৭১৯-৭৯৫৪৭৫,



FAMILY PICTURE

