

Proposed NU Business Name: **MS BOKUL TRADERS**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJU PRAMANIK
Age	:	24-11-1994 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers
Address	:	Vill: Purbo Baradighi P.O: Jianagar ,P.S: Dupchachia , Dist: Bogra
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 ANJUARA
(iii) Father's name	:	MD NURUL ISLAM (BOKUL)
(iv) GB member's info	:	Branch: Jianagar, Dupchachia, Centre # 20(Female), Member ID: 4065, Group No: 07 Member since: 17-05-1992 (13 Years) First loan: BDT 15000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 26700
(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	:	05 years experience in running business. Own business 03 years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-119183
Mother's Contact No.	:	01731-892583
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ANJUARA joined Grameen Bank since 13 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MSs BOKUL TRADERS
Location	:	Zianagar Baazar, Dupchachia, Bogra
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 330,000/-(from existing business) 77% Required Investment BDT 100,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Urea, DAP,MOP, Salfar etc▪Average 7% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity money.▪The shop is rented.▪Collects goods from Dupchachia.Bogra▪Agreed grace period is 3 months.

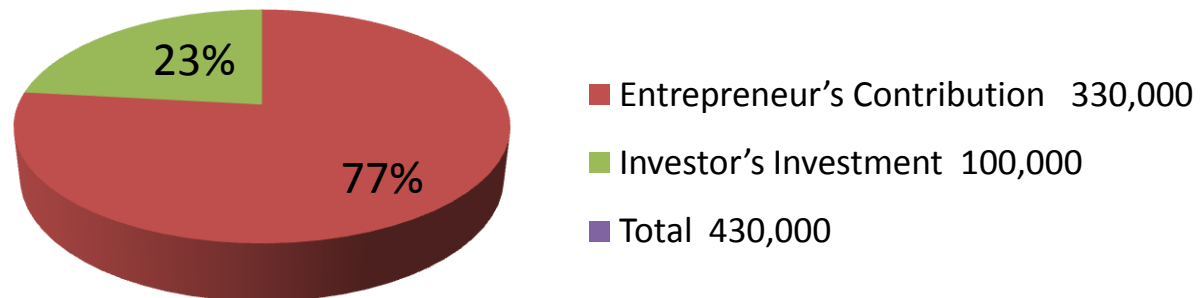
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Fertilizer & insecticides	9300	279000	3348000
Total variable Expense (B)	9,300	279000	3348000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Rent		500	6000
Electricity bill		200	2400
Transportation		5,000	60000
Salary (self)		5000	60000
Entertainment		600	7200
Mobile bill		600	7200
Total fixed cost (D)		11,900	142800
Net Profit (E)= [C-D]		9,100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Urea	89	750	66,750	80	750	60,000	126,750
Dap	20	1500	30,000	0	0	0	30,000
Mop	25	850	21,250	0	0	0	21,250
TSP	50	1200	60,000	0	0	0	60,000
Esinent	10	5600	56,000	5	5600	28,000	84,000
Mancosir	8	5500	44,000	0	0	12,000	56,000
Salfar	15	1500	22,500	0	0	0	22,500
Others	0	0	9,500	0	0	0	9,500
Security	0	0	20,000	0	0	0	20,000
Total	217	0	330,000	85	0	100,000	430,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 1.5
Revenue(Sales)				
Fertilizer & insectisides	17000	510000	6120000	6426000
Total Sales (A)	17000	510000	6120000	6426000
Less Variable Expense				
Fertilizer & insectisides	15810	474300	5691600	5976180
Total variable Expense (B)	15,810	474300	5691600	5976180
Contribution Margin (CM) [C=(A-B)	1,190	35700	428400	449820
Less Variable Expense				
Rent		500	6000	6,000
Electricity bill		400	4800	5000
Transportation		5,400	64,800	65,200
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		600	7200	7200
Mobile bill		650	7800	7900
Total fixed cost (D)		17,550	210,600	211,300
Net Profit (E)= [C-D]		18150	217800	238,520
Investment Payback			80,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	217,800	238,520
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		137,800
	Total Cash Inflow	317800	376320
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	20000
	Total Cash Outflow	180,000	20000
3	Net Cash Surplus	137,800	356320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



শ্রুত পুষ্টিদান
সেজের অবদান।

৪৫
(মূল্য)
স্বাস্থ্য সুরক্ষা
পানীয়

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মাদ্রাসা হারেকজিয়া, ধানবাড়ী উপজিলা, সোনালী নদী
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Thiosul 80 P F
বায়োনাটাল
বায়োনাটাল

SULFOLAC 80 P F
সালফোলাক
সালফোলাক

SAM Agro Chemical
Dhaka, Bangladesh





সাহিফানল

প্যারাডক্স
PARADOX ৮০
৮০% ভাগ গরুত সমৃদ্ধ
১ কেজি x ১০ প্যাকেট

পেনকোজেব ৮০
ছত্রাকন
৮০% ভাগ গরুত সমৃদ্ধ
১ কেজি x ১০ প্যাকেট

৮০% ভাগ গরুত সমৃদ্ধ
REG NO AP-1068
1 KG X 10 PCT
এগো-কর্ডিনেট

প্যারাডক্স
PARADOX ৮০
৮০% ভাগ গরুত সমৃদ্ধ
১ কেজি x ১০ প্যাকেট





এনট্রিকল

বিগলি

KFFCO
GRANULAR UREA
NITROGEN 46% MIN
BULK 1.07 MAX
MOISTURE 0.5% MAX
NET WEIGHT 50 KGS
USE NO HOOKS
MADE IN BANGLADESH

কলম মার্কা
কলম ৪, ৫ ও ৬ জনা ওয়ার্ডের উন্নত মানের কলমের সিরিজ।
কলম ৪, ৫ ও ৬ নম্বর ওয়ার্ডের কলমের সিরিজ।

FAMILY PICTURE

