

## Proposed NU Business Name: **SHAHIN TRADERS**



Project identification and prepared by: Md Shahidul Islam,  
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SHAHIN ALI</b>
Age	:	31-12-1993 (23 Years)
Education, till to date	:	HSC Pass
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Hijol Polli, P.O: Bagha, P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. SANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD ROBHEL PRAMANIK</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 59 (Female), Member ID: 4472, Group No: 02 Member since: 19-10- 2015 (02 Years) (old members) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 18,000/-, Outstanding loan: 5,539/-
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-970445
Family's Contact No.	:	01723-732597
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SANOWARA BEGUM** joined Grameen Bank since 02 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHIN TRADERS</b>
Location	:	Chondipur Bazaar, Rajshahi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run log business. Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur himself. Existing 8 employee.</li><li>▪Two staff will be appoitned.</li><li>▪The shop is owned.</li><li>▪Collects goods from Bagha.</li><li>▪Agreed grace period is 3 months.</li></ul>

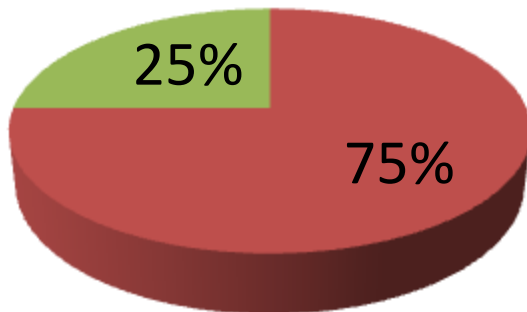
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Log	400,000	4,800,000
<b>Total Sales (A)</b>	<b>400,000</b>	<b>4,800,000</b>
<b>Less. Variable Expense</b>		
Log	300,000	3,600,000
<b>Total variable Expense (B)</b>	<b>300,000</b>	<b>3,600,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	10,000	120,000
Entertainment	500	6,000
Salary (staff) (8)	72,000	864,000
<b>Total fixed Cost (D)</b>	<b>87,700</b>	<b>1,052,400</b>
<b>Net Profit (E) [C-D]</b>	<b>12,300</b>	<b>147,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Log	1	150000	150,000	1	50000	50,000	200,000
<b>Total</b>	<b>1</b>	<b>150000</b>	<b>150000</b>	<b>1</b>	<b>50000</b>	<b>50000</b>	<b>200000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Log	485,000	5,820,000	6,111,000	6,416,550
<b>Total Sales (A)</b>	<b>485,000</b>	<b>5,820,000</b>	<b>6,111,000</b>	<b>6,416,550</b>
<b>Less. Variable Expense</b>				
Log	363,750	4,365,000	4,583,250	4,812,413
<b>Total variable Expense (B)</b>	<b>363,750</b>	<b>4,365,000</b>	<b>4,583,250</b>	<b>4,812,413</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>121,250</b>	<b>1,455,000</b>	<b>1,527,750</b>	<b>1,604,138</b>
<b>Less. Fixed Expense</b>				
Mobile Bill	300	3,600	3,000	4,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	15,000	180,000	190,000	200,000
Entertainment	500	6,000	7,000	8,000
Salary (staff) (10)	82,000	984,000	984,000	984,000
<b>Total Fixed Cost</b>	<b>102,800</b>	<b>1,233,600</b>	<b>1,244,000</b>	<b>1,256,000</b>
<b>Net Profit (E) [C-D]</b>	<b>18,450</b>	<b>221,400</b>	<b>283,750</b>	<b>348,138</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	221,400	283,750	348,138
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		201,400	465,150
	<b>Total Cash Inflow</b>	<b>271,400</b>	<b>485,150</b>	<b>813,288</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>201,400</b>	<b>465,150</b>	<b>793,288</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:10  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures







# FAMILY PICTURE

