

Proposed NU Business Name: **M/S TALUKDER TRADERS**



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

Project verified by: MD. Majharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAJU TALUKDER
Age	:	26-12-1986 (31 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Bather 2 Sister
Address	:	Vill:Shorif Sugart,P.O:Sugart,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	:	
(iii) Father's name	:	MOST. RAHALA BEGUM
(iv) GB member's info	:	MD. MAHABUB RHAMAN Branch:Sugart,Sherpur,Centre # 41 (Female), Member ID:6104/1; Group No:11 Member since: 06-09-1993 (07 Years)
Further Information:		First loan: -3,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 12,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	10 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.	:	01712-094423
Mother's Contact No.	:	01745-564958
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAHALA BEGUM joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S TALUKDER TRADERS
Location	:	Sonka,Sherpur,Bogra.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 210,000/-(from existing business) 75% Required Investment BDT 70,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Piston, Ring, Bayaring, Hap set,Etc.▪Average 35% 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.

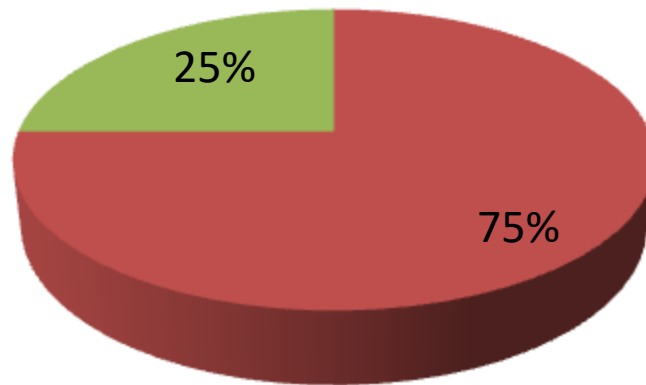
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil, Piston, Ring, Bayaring, Hap set,Etc	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Mobil, Piston, Ring, Bayaring, Hap set,Etc	6,160	184,800	2,217,600
Total variable Expense (B)	6,160	184,800	2,217,600
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400
Less. Fixed Expense			
House rant		2,100	25,200
Electricity Bill		400	4,800
Transportation		4,000	48,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		160	1,920
Mobile Bill		300	3,600
Total fixed Cost (D)		12,160	145,920
Net Profit (E) [C-D]		13,040	156,480

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobil	4	29,500	118,000	2	29,500	59,000	177,000
Piston	25	510	12,750	10	510	5,100	17,850
Ring	20	210	4,200				4,200
Bayaring	50	220	11,000	5	220	1,100	12,100
Rashar set	10	180	1,800	5	180	900	2,700
Hap set	2	360	720				720
Armicar	2	650	1,300				1,300
Mondu	5	320	1,600				1,600
Others			8,630			3,000	11,630
Security			50,000				50,000
Total	321		210,000	35		70,000	280,000

Source of Finance



- Entrepreneur's Contribution
210,000
- Investor's Investment
70,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobil, Piston, Ring, Bayaring, Hap set,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				
Mobil, Piston, Ring, Bayaring, Hap set,Etc	13,200	396,000	4,752,000	4,989,600	5,239,080
Total variable Expense (B)	13,200	396,000	4,752,000	4,989,600	5,239,080
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
House rant		2100	25,200	25,200	25,200
Electricity Bill		400	4,800	4,800	4,800
Transportation		4000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		160	1,920	1,920	1,920
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		12,260	147,120	147,120	147,120
Net Profit (E) [C-D]		41,740	500,880	533,280	567,300

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	70,000		
1.2	Net Profit	500,880	533,280	567,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		472,880	978,160
	Total Cash Inflow	570,880	1,006,160	1,545,460
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	472,880	978,160	1,517,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 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











FAMILY PICTURE

