

**Proposed NU Business Name: BANDHU TRADERS**

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Project verified by: Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. ROMAN KHAN</b>
Age	:	20-04-1983 ( 34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	01 Brothers & 04 Sister
Address	:	Vill: Noadda P.O: Galimpur, P.S: Nawabganj, Dist: Dhaka
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>MAKSUDA BEGUM</b>
(iii) Father's name	:	<b>LULFOR RAHMAN KHAN</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 44 (Female), Member ID: 3392, Group No: 05 Member since: 01/01/1992 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-808836
Mother's Contact No.	:	01936-017390
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAKSUDA BEGUM** joined Grameen Bank since 28years 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	:	<b>BANDHU TRADERS</b>
Location	:	Tikorpur Bustand , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 3,00,000(from existing business) 21% <b>Required Investment BDT 80,000(as equity) 79 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like:Lp gass,gass stove, etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

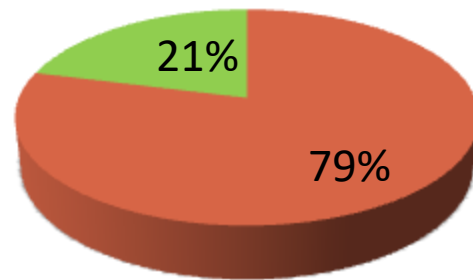
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Item	6,000	1,80,000	21,60,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>1,80,000</b>	<b>21,60,000</b>
<b>Less. Variable Expense</b>			
Item	5,400	1,62,000	19,44,000
<b>Total variable Expense (B)</b>	<b>5,400</b>	<b>1,62,000</b>	<b>19,44,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Generator		200	2,400
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>10,000</b>	<b>1,20,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas Stove	24	2,000	48,000	30	2,000	60,000	1,08,000
Gas bottle	11	2,000	22,000	10	2,000	20,000	42,000
Bkas			80,000				80,000
Rocket			50,000				50,000
Internet			1,00,000				1,00,000
<b>Total</b>			<b>3,00,000</b>			<b>80,000</b>	<b>3,80,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 3,00,000
- Investor Investment's :- 80,000
- Total :- 3,80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Sell Item	8,500	2,55,000	30,60,000	32,13,000	33,73,650
<b>Total Sales (A)</b>	<b>8,500</b>	<b>2,55,000</b>	<b>30,60,000</b>	<b>32,13,000</b>	<b>33,73,650</b>
<b>Less. Variable Expense</b>					
Sell Item	7,650	2,29,500	27,54,000	28,91,700	30,36,285
<b>Total variable Expense (B)</b>	<b>7,650</b>	<b>2,29,500</b>	<b>27,54,000</b>	<b>28,91,700</b>	<b>30,36,285</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>850</b>	<b>25,500</b>	<b>3,06,000</b>	<b>3,21,300</b>	<b>3,37,365</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		2,000	24,000	24,000	24,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	5,000	5,000
Entertainment		250	3,000	3,000	3,000
Generator Bill		200	2,400	2,500	2,600
Guard		100	1,200	1,500	1,500
<b>Total Fixed Cost</b>		<b>10,250</b>	<b>1,23,000</b>	<b>1,23,700</b>	<b>1,23,900</b>
<b>Net Profit (E) [C-D]</b>		<b>15,250</b>	<b>1,83,000</b>	<b>1,97,600</b>	<b>2,13,465</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,83,000	1,97,600	2,13,465
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,51,000	3,16,600
	<b>Total Cash Inflow</b>	<b>2,63,000</b>	<b>3,48,600</b>	<b>5,30,065</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,51,000</b>	<b>3,16,600</b>	<b>4,98,065</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Surjakhali busstand,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







Counter with bKash branding and logos. The counter is dark wood with a pink and white bKash logo pattern on the front. The logo consists of the word "bKash" in a stylized font with a red bird-like icon to its right. Below the logo, there is a small tagline in Bengali: "সহজ, নিরাপত্তা, বিশ্বাসযোগ্য" (Simple, Safe, Trustworthy).

Poster with a green globe and the number "257".

Poster featuring a man in a yellow shirt and Bengali text.

Poster featuring a man in a blue shirt and Bengali text.

Poster for "120 MB" data service.

Poster for "120 MB" data service.

Stack of boxes for Everco products, including "Everco 2.0 1TB" and "Everco 2.0 150 GB".

Stack of boxes for Everco products, including "Everco 2.0 1TB" and "Everco 2.0 150 GB".

Large red gas cylinder.

Red plastic stool.

Red plastic stool.

Green electric fan.

Coiled black wires hanging from the ceiling.





















# FAMILY PICTURE