

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



Project identification and prepared by: MD.Majnu Hossen,  
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. ZIAUR RAHAMAN</b>   |
| Age  | : | 20-10-1982(34 Years)   |
| Education, till to date                          | : | S,S,C  |
| Marital status                                   | : | Married  |
| Children   | : | 2 Daughter   |
| No. of siblings:                                 | : | 3 Bather 2 Sister  |
| Address  | : | Vill:Alangi .P.O:Alangi,P.S: Dhunot 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                              | : | <b>MOST. ASRAFUNNESA</b>   |
| (iv) GB member's info                            | : | <b>DEATH.ABDUL AZIZ TALUKDAR</b><br>Branch:Alengi ,Dhonut,Centre # 63 (Female),<br>Member ID:5896; Group No:05<br>Member since: 10-10-1998(05 Years) |
| Further Information:                             |   | First loan: -10000   |
| (v) Who pays GB loan installment                 | : | Existing Loan: BDT 10000, Outstanding loan:NILL  |
| (vi) Mobile lady                                 | : | Father   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : | No<br>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  | : | 17 years experience in running business.<br>He has not training. |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01715-507236   |
| Mother's Contact No.  | : | 01722-117489   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.          |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ASRAFUNNESA** joined Grameen Bank since 5 years 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>TALUKDAR TRADERS</b>  |
| Location  | : | Alengi Bazar,Dhunut, Bogra.  |
| Total Investment in BDT                           | : | BDT350,000/-   |
| Financing   | : | Self BDT 270,000/-(from existing business) 23%<br>Required Investment BDT 80,000/-(as equity) 77%  |
| Present salary/drawings from business (estimates) | : | BDT 4,000/-  |
| Proposed Salary                                   | : | BDT 4,000/-  |
| Size of shop                                      | : | 30ft x 12 ft= 360square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Uriya, TSP, Potash, Zib, SB Phos, Dosta,Etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul> |

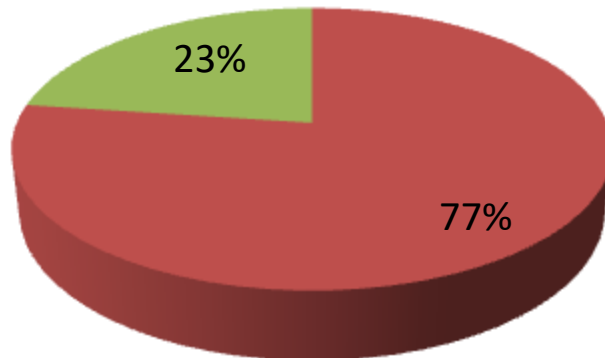
## Existing Business (BDT)

| Particular                                   | Daily        | Monthly        | Yearly           |
|--|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                       |              |                |                  |
| Uriya, TSP, Potash, Zib, SB Phos, Dosta,Etc. | 8,000        | 240,000        | 2,880,000        |
| <b>Total Sales (A)</b>                       | <b>8,000</b> | <b>240,000</b> | <b>2,880,000</b> |
| <b>Less. Variable Expense</b>                |              |                |                  |
| Uriya, TSP, Potash, Zib, SB Phos, Dosta,Etc. | 7,200        | 216,000        | 2,592,000        |
| <b>Total variable Expense (B)</b>            | <b>7,200</b> | <b>216,000</b> | <b>2,592,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)</b>     | <b>800</b>   | <b>24,000</b>  | <b>288,000</b>   |
| <b>Less. Fixed Expense</b>                   |              |                |                  |
| Electricity Bill                             |              | 200            | 2,400            |
| Transportation                               |              | 500            | 6,000            |
| Salary (self)                                |              | 4,000          | 48,000           |
| Entertainment                                |              | 3,000          | 36,000           |
| Guard  |              | 150            | 1,800            |
| Mobile Bill                                  |              | 200            | 2,400            |
| <b>Total fixed Cost (D)</b>                  |              | <b>8,050</b>   | <b>96,600</b>    |
| <b>Net Profit (E) [C-D]</b>                  |              | <b>15,950</b>  | <b>191,400</b>   |

## Investment Breakdown

| ab            |            |            |               | Proposed   |            |              |                |
|---------------|------------|------------|---------------|------------|------------|--------------|----------------|
| Particulars   | Qty.       | Unit Price | Amount (BDT)  | Qty        | Unit Price | Amount (BDT) | Proposed Total |
| Uriya         | 40         | 770        | 30800         | 40         | 770        | 30800        | 61600          |
| TSP           | 20         | 1090       | 21800         | 20         | 1090       | 21800        | 43600          |
| Potash        | 10         | 710        | 7100          | 10         | 710        | 7100         | 14200          |
| Zib           | 50         | 75         | 3750          | 50         | 75         | 3750         | 7500           |
| Dap           | 1          | 1220       | 1220          | 2          | 1220       | 2440         | 3660           |
| SB Phos       | 8          | 2040       | 16320         | 5          | 2040       | 10200        | 26520          |
| SB Phos 100ml | 12         | 1992       | 23904         |            |            |              | 23904          |
| Dosta         | 20         | 1200       | 24000         |            |            |              | 24000          |
| Magnasium     | 1/2        | 13500      | 13500         |            |            |              | 13500          |
| Others        |            |            | 6106          |            |            | 3910         | 9920           |
| <b>Total</b>  | <b>152</b> |            | <b>270000</b> | <b>127</b> |            | <b>80000</b> | <b>350000</b>  |

## Source of Finance



- Entrepreneur's Contribution  
270,000
- Investor's Investment  
80,000
- Total 350,000

## Financial Projection (BDT)

| Particular                                | Daily         | Monthly        | 1st Year         | 2nd Year         | 3rd Year         |
|---|---------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |               |                |                  |                  |                  |
| Uriya, TSP, Potash,SB Phos, Dosta,Etc.    | 10,000        | 300,000        | 3,600,000        | 3,780,000        | 3,969,000        |
| <b>Total Sales (A)</b>                    | <b>10,000</b> | <b>300,000</b> | <b>3,600,000</b> | <b>3,780,000</b> | <b>3,969,000</b> |
| <b>Less. Variable Expense</b>             | <b>0</b>      |                |                  |                  |                  |
| Uriya, TSP, Potash,SB Phos, Dosta,Etc.    | 9,000         | 270,000        | 3,240,000        | 3,402,000        | 3,572,100        |
| <b>Total variable Expense (B)</b>         | <b>9,000</b>  | <b>270,000</b> | <b>3,240,000</b> | <b>3,402,000</b> | <b>3,572,100</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1,000</b>  | <b>30,000</b>  | <b>360,000</b>   | <b>378,000</b>   | <b>396,900</b>   |
| <b>Less. Fixed Expense</b>                |               |                |                  |                  |                  |
| Electricity Bill                          |               | 200            | 2,400            | 2,400            | 2,400            |
| Transportation                            |               | 500            | 6,000            | 6,000            | 6,000            |
| Salary (self)                             |               | 4,000          | 48,000           | 48,000           | 48,000           |
| Entertainment                             |               | 3000           | 36,000           | 36,000           | 36,000           |
| Guard                                     |               | 150            | 1,800            | 1,800            | 1,800            |
| Generator                                 |               | 0              | 0                | 0                | -                |
| Mobile Bill                               |               | 300            | 3,600            | 3,600            | 3,600            |
| <b>Total fixed Cost (D)</b>               |               | <b>8,150</b>   | <b>97,800</b>    | <b>97,800</b>    | <b>97,800</b>    |
| <b>Net Profit (E) [C-D]</b>               |               | <b>21,850</b>  | <b>262,200</b>   | <b>280,200</b>   | <b>299,100</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)

| SI #     | <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                   | 80,000              |                     |                     |
| 1.2      | Net Profit  | 262,200             | 280,200             | 299,100             |
| 1.3      | Depreciation (Non cash item)                      | 0                   | 0                   | 0                   |
| 1.4      | Opening Balance of Cash Surplus                   |                     | 230,200             | 478,400             |
|          | <b>Total Cash Inflow</b>                          | <b>342,200</b>      | <b>510,400</b>      | <b>777,500</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>112,000</b>      | <b>32,000</b>       | <b>32,000</b>       |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>230,200</b>      | <b>478,400</b>      | <b>745,500</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 04 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Alengi Bazar,Dhunut, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE

