

Proposed NU Business Name: **KHONDOKAR TRADERS**



Project identification and prepared by: Md Habibullah,
Kaligonj Unit, Gazipur

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SADMAN SAKIB
Age	:	14-02-1994 (23 Years)
Education, till to date	:	BBA (Ongoing)
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sisters
Address	:	Vill: Ghonapara, P.O: Kaligonj, P.S: Kaligonj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SABINA YEASMIN
(iii) Father's name	:	SATTAR KHONDOKAR
(iv) GB member's info	:	Branch: Kaligonj Gazipur, Centre # 55 (Female), Member ID: 7642, Group No: 14 Member since: 03-05-2003 (14 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: BDT 46680/-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-517956
Mother's Contact No.	:	01716-406928
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SABINA YEASMIN joined Grameen Bank since 14 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	:	KHONDOKAR TRADERS
Location	:	Ghonapara, Kaligonj, Gazipur Sadar
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a hardware shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Gazipur.▪The shop is rented.▪Agreed grace period is 3 months.

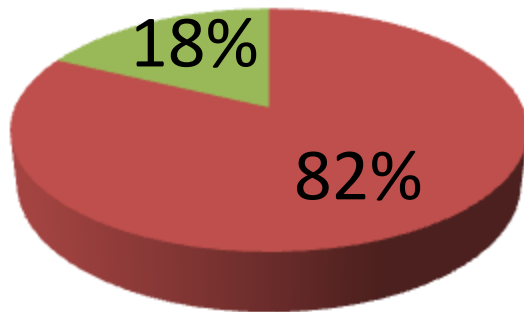
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Hardware item	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Hardware item	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	14,000	168,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,000	12,000
Total fixed Cost (D)	6,800	81,600
Net Profit (E) [C-D]	7,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gas Burner	10	1000	10,000	0	0	0	10,000
Gas Burner Double	10	2100	21,000	20	2500	50,000	71,000
Regulator	30	250	7,500	0	0	0	7,500
Remote	200	100	20,000	0	0	0	20,000
Torch Light	50	100	5,000	0	0	0	5,000
Gas Cylinder	30	2500	75,000	0	0	0	75,000
Mobile Charger	30	100	3,000	0	0	0	3,000
Mobile Battery	1	5000	5,000	0	0	0	5,000
Cash (Bkash)	1	49500	49,500	0	0	0	49,500
Multiplug	20	200	4,000	0	0	0	4,000
Security	1	30000	30,000	0	0	0	30,000
Total	383	90850	230,000	20	2,500	50,000	280,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 50,000
- Total 280,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Hardware item	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense				
Hardware item	72,000	864,000	907,200	952,560
Total variable Expense (B)	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,000	12,000	12,000	12,000
Total Fixed Cost	6,900	82,800	84,500	85,500
Net Profit (E) [C-D]	11,100	133,200	142,300	152,640
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	133,200	142,300	152,640
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		113,200	235,500
	Total Cash Inflow	183,200	255,500	388,140
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	113,200	235,500	368,140

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

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দেশের সেরা স্মার্টফোন নেটিওয়ার্ক

খন্দকার টেলিকম, গুনপাড়া, কালীগঞ্জ, গাজীপুর



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FAMILY PICTURE

