

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



Project prepared by : Probir Chandro Pramanik.
Sonatala unit.Bogra
Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Nurmohammad
Age	:	20-01-1998 (19 Years)
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Sisters
Address	:	Vill: Sukhanpukur ,PO: S.A College.P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Bilkis Begum
(iii) Father's name	:	Md. Emdadul Haque
(iv) GB member's info	:	Branch: Hatkoromja, Sonatala, Centre # 47(Female), Member ID: 6594, Group No: 05 Member since: 10-03-1997 (20Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 70,000/-, Outstanding loan: BDT 40,100
(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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Poultry Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-821123
Mother's Contact No.	:	01726-346030
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Bilkis Begum joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BILKIS TRADERS
Location	:	S.A. College, Bottola, Sonatala, Bogra.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08 ft = 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Biskut, Chanachur, Juice, Beverage Water, Gely, Energy Drinks, Noodle, etc.▪ Average 15% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ One employee will be appointed.▪ The shop is Rented▪ Collects goods from Bogra Bazar, Bogra▪ Agreed grace period is 3 months.

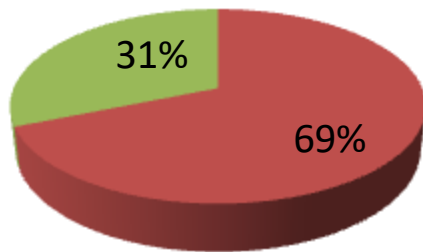
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery items	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		700	8,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		3,650	43,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuit	30	600	18,000	15	600	9,000	27,000
Chanachur	20	130	2,600	20	130	2,600	5,200
Juce	30	70	2,100	50	70	3,500	5,600
Soft drink	20	550	11,000	30	550	16,500	27,500
jelly	10	120	1,200	35	120	4,200	5,400
Energy drink	30	550	16,500	25	550	13,750	30,250
Others	1	8600	8,600	1	450	450	9,050
Security	1	50000	50,000	0	0	0	50,000
Total	142	60620	110000	176	2470	50000	160000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- **Total 160,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,300	99,000	1,188,000	1,247,400	1,309,770
Total Sales (A)	3,300	99,000	1,188,000	1,247,400	1,309,770
Less. Variable Expense					
Grocery items	2,805	84,150	1,009,800	1,060,290	1,113,305
Total variable Expense (B)	2,805	84,150	1,009,800	1,060,290	1,113,305
Contribution Margin (CM) [C=(A-B)]	495	14,850	178,200	187,110	196,466
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		700	8,400	8,400	8,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,600	91,200	91,200	91,200
Net Profit (E) [C-D]		7,250	87,000	95,910	105,266
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87,000	95,910	105,266
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		67,000	142,910
	Total Cash Inflow	137,000	162,910	248,176
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	67,000	142,910	228,176

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 2Years
Quality goods & services;
Skill and experience; 2Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

