

Proposed NU Business Name: **DEWAN TRADERS**



Project identification and prepared by: Md Obaidullah
Bogra Sadar Unit, Bogra

Project verified by: Md Muzaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DEWAN RASEL
Age	:	01-07-1984 (32 Years)
Education, till to date	:	H S C Pass
Marital status	:	Married
Children	:	01 Son , 01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Soilal para P.O: Bogra, P.S: Bogra shadar , 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	:	LATE DEWAN SAHIDA BEGUM
(iii) Father's name	:	MD DEWAN MOTIUR RAHMAN
(iv) GB member's info	:	Branch: Arulia,Bogra , Centre # 23 (Female), Member ID: 2664/2, Group No: 04 Member since: 20-01-1993 to 2002 (08Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nil
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-512359
Mother's Contact No.	:	01710-145762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE DEWAN SAHIDA BEGUM joined Grameen Bank since 08 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MD DEWAN RASEL
Location	:	LGED Office side, Charmatha, Santahar road, Bogra
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 65,000 (from existing business) 52% Required Investment BDT 60,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 15 ft = 750 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; New Bag and old bag etc.▪The shop is in own rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Bogra▪Agreed grace period is 3 months.

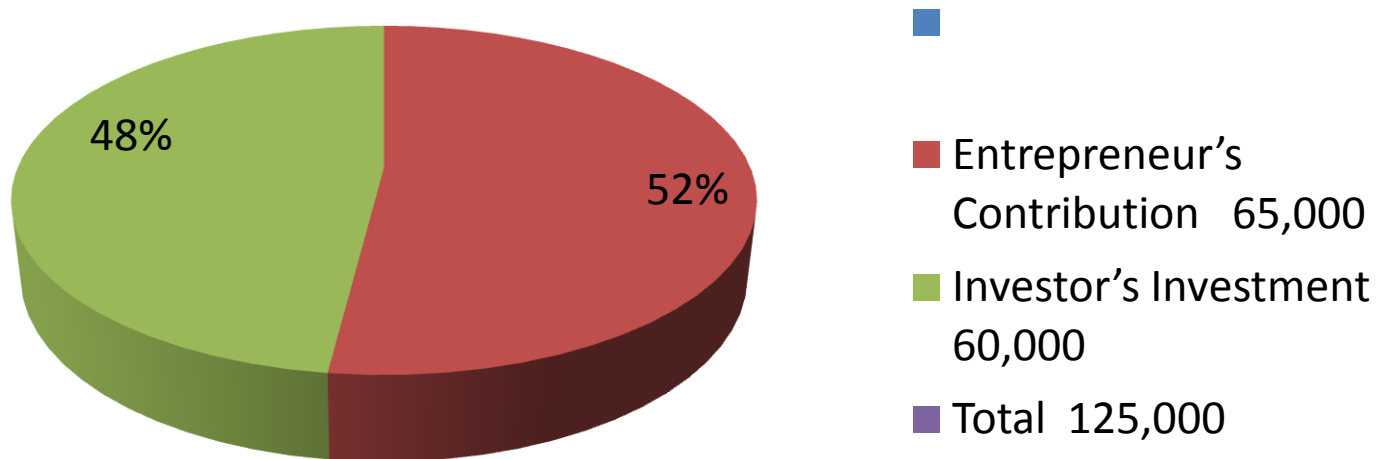
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
New Bag, Old bag	0	100,000	1,200,000
Total Sales (A)	0	100,000	1,200,000
Less. Variable Expense			
Iron,Cables and Plastic	0	75,000	900,000
Total variable Expense (B)	0	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	0	25,000	300,000
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		300	3,600
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		300	3,600
Guard		200	2,400
Generator		-	0
Mobile Bill		500	6,000
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		21,300	255,600
Net Profit (E) [C-D]		3,700	44,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty.	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
New Plastic Bag	2000	15	30,000	10000	5	50,000	80,000
Old Plastic Bag	7000	5	35,000	300	30	9,000	44,000
Others	0	0	0	0	0	1,000	1,000
	0	0	65,000	0	0	60,000	125,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
New and Old Bag	0	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	0	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense					
New and Old Bag	0	91,000	1,092,000	1,146,600	1,203,930
Total variable Expense (B)	0	91,000	1,092,000	1,146,600	1,203,930
Contribution Margin (CM) [C=(A-B)]	0	39,000	468,000	491,400	515,970
Less. Fixed Expense					
House rant		2000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		5000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Guard		200	2,400	2,400	2,400
Generator		0	0	0	-
Mobile Bill		500	6,000	6,000	6,000
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		25,300	303,600	303,600	303,600
Net Profit (E) [C-D]		13,700	164,400	187,800	212,370
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	164,400	187,800	212,370
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		140,400	304,200
	Total Cash Inflow	224,400	328,200	516,570
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	140,400	304,200	492,570

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Others:0Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; LGED Office side
Charmatha, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

