

Proposed NU Business Name: **LABU TRADERS**



Project identification and prepared by: Mozammel Hoque,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAYES AHMED
Age	:	01-02-1989 (26 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Shuvulla, P.O: Shuvulla, P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROHIMA
(iii) Father's name	:	LABU MIA
(iv) GB member's info	:	Branch: Mirjapur, Centre # 94 (Female), Member ID: 7649, Group No: 01 Member since: 08-05-1995 (20 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 14,000 Outstanding loan: BDT 7,039
(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	:	Five years experience in running business. He has two years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-651929
Brother Contact No.	:	01987-883410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA joined Grameen Bank since 20 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LABU TRADERS
Location	:	Bongshai road, Mirjapur, Tangail.
Total Investment in BDT	:	BDT 3,25,000
Financing	:	Self BDT 1,75,000(from existing business) 54% Required Investment BDT 1,50,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of pond	:	15 ft x 5 ft= 75 square ft
Security of shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tooth brush, Scotch tape, Pen, Electric bulb etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund two employee will be appointed. ▪The shop is rented. ▪Collects goods from different company agent. ▪Agreed grace period is 4 months.

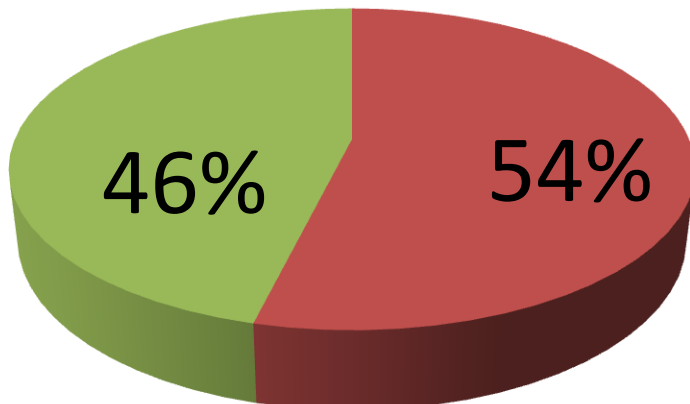
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various Goods	6,600	198,000	2,376,000
Total Sales (A)	6,600	198,000	2,376,000
Less. Variable Expense			
Various Goods	5,610	168,300	2,019,600
Total variable Expense (B)	5,610	168,300	2,019,600
Contribution Margin (CM) [C=(A-B)]	990	29,700	356,400
Less. Fixed Expense			
Rent		1,300	15,600
Electricity bill		200	2,400
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		14,000	168,000
Entertainment		500	6,000
Total fixed Cost (D)		22,500	270,000
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tooth Brush (250 x 360)	90,000	50,000	140,000
Normal Tooth Brush (245 x 45)	11,000	10,000	21,000
Scotch tape (5 x 4800)	24,000	20,000	44,000
Pen, Scourer, Super glue, Blade, Cotton bar, Toilet brush	25,000	45,000	70,000
Electric bulb	25,000	25,000	50,000
Total	175,000	150,000	325,000

Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 150,000
- Total 325,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Various Goods	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Various Goods	8,500	255,000	3,060,000	3,213,000	3,373,650
Total variable Expense (B)	8,500	255,000	3,060,000	3,213,000	3,373,650
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity bill		200	2,400	3,000	3,200
Mobile Bill		600	7,200	8,000	8,500
Transportation		2,000	24,000	26,000	28,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		22,000	264,000	264,000	264,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		31,600	379,200	383,100	386,300
Net Profit (E) [C-D]		13,400	160,800	183,900	209,050
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	160,800	183,900	209,050
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		100,800	224,700
	Total Cash Inflow	310,800	284,700	433,750
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	100,800	224,700	373,750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

ম্যাক্স-ট্রেডার্স

স্বীকা প্রব

বাজার

Helen Reo 493 O-Plus *Se. line*
 Pingu



GOLDEN EAGLE Blister

বাংলাদেশে তৈরি বিশ্বমানের টুথব্রাশ

Code: 02-157-1812

Qty.: 36 Doz. 63-1812

Date: *১৫/০৫/১৮*

Sign: মোক মন

ম্যাট্রিডার টুথব্রাশ ইন্ডাস্ট্রিস লি:
ই-মেইল: khurshid@matador-bd.com























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: কয়েছ আহমদ

Name: KAYES AHMED

পিতা: আবু মিয়া

মাতা: রহিমা

Date of Birth: 01 Feb 1989

ID NO: 19899316647000044

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অথবা অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: শুল্কিয়া, ডাকঘর: শুভল্যা - ১৯৪০, মির্জাপুর, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/১০/২০১০



FAMILY PICTURE

