

A Nabin Udyokta Project

Nikhil Traders



NU Identified and PP Prepared by :
Md. Sohrab Hossain
Verified By: MD. Mozahidul Islam



GRAMEEN TRUST

Presented by
Pran Kisna Saha

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Pran Kisna Saha
Age	:	01-01-1992 (24 Years)
Marital status	:	Married
Children	:	No Children
No. of siblings:	:	Brothers- 04 Sister - 03
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 Aroti Rani Saha
(iii) Father's name	:	Nikhil Chandra Saha
(iv) GB member's info	:	Branch- Kalcho Center- 18/m ,Group-04 Loanee no-1822 Since-23-08-1992 to 99, First loan: 5000 Existing loan- Nill Outstanding: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Varieties Business.
Trade License No-		190
Business Experiences	:	8 Years
Other Own/Family Sources of Income	:	Three brothers are business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01811656216
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.



NU's Mother has been a member of Grameen Bank since 23/04/1992 (8 years) .At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Nikhil Traders
Address/ Location	:	Rampur Bazar, Hajigonj, Chandpur.
Total Investment in BDT	:	404800/=
Financing	:	Self BDT 422100/=(from existing business) - 67% Required Investment BDT 200,000 (as equity) -37%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	5500	165000	1980000
<i>Less: Cost of sales (B)</i>	4675	140250	1683000
Gross Profit (A-B) = [C]	825	24750	297000
<i>Less: Operating Costs</i>			
Electricity Bill		900	10800
Mobile bill		500	6000
Shop rent		2000	24000
Present Salary		9000	108000
Present Salary Drawing of Employee(01)		1500	18000
Others cost		250	3000
Night guard bill		300	3600
Generator bill		300	3600
Entertainment		200	2400
Non Cash Item:			
Depreciation Expenses (20000*10%)		166	2000
Total Operating Cost (D)		15116	181392
Net Profit (C-D):		13945	167340

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items			
Furniture	20,000		4,42,800
Shop rent	0		
Present Stock (*)	400,000		
Proposed Items (**):	442,800	2,00,000	2,00,000
Total Capital		2,00,000	6,42,800

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Rice (95bosta 1800tk)	171,000
Atop Rice (2bosta 2500tk)	5,000
Ata (20bosta 950tk)	19,000
Dual (4bosta)	15,000
Sugar (5bosta 2500tk)	12,500
Oil(1dram)	16,000
Cosmetics	15,000
Voshi (10Bosta1200tk)	12,000
Khoil	11,000
Sola (1Bosta4000tk)	4,000
Biscuit	20,000
Salt	22,000
Soap	20,000
Powder milk	32,000
Mustered oil	7,500
Nodules	5,000
Detergent	8,000
Tang	5,000
Total Present Stock	400,000

Proposed Stock items	
Product name with quantity	Amount
Rice(50bosta 1800tk)	90000
Dual(3bosta)	13000
Salt(12packet 500tk)	6000
Ata(10bosta 1000tk)	10,000
Sugar(15bosta 2200tk)	11000
Cosmetics	20000
Soap	5000
Voshi(10bosta 1200tk)	12000
Khoil	15000
Biscuit	5000
Detergent	5000
Soya bin oil	8000
Total Proposed Item	200,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	6500	195000	2340000	7000	225000	270000	8000	240000	2880000
Less cost of sales	5525	165750	1989000	5950	178500	2142000	6800	204000	2448000
Gross profit (15%)	975	29250	351000	1050	31500	378000	1200	36000	432000
Less operating cost									
Electricity bill		900	10800		950	11400		1000	12000
Mobile Bill		500	6000		550	6600		600	7200
Proposed Salary- Self		9000	108000		9000	108000		9000	108000
Salary Employee (01)		1500	18000		2000	24000		2500	30000
Night guard bill		300	3600		350	4200		400	4800
Generator bill		300	3600		300	3600		300	3600
Entertainment		250	3000		300	3600		350	4200
Others (fees,		200	2400		250	3000		300	3600
Non Cash Item:									
Depreciation 15000*10%		166	2000		166	2000		166	2000
Total Operating Cost (D)		13116	157392		13866	166392		14616	175392
(Net Profit C-D) :		16134	193608		17634	211608		21384	256608
Pay back		80000			80000			80000	
Retained Income:		113608			131608			176608	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000	0	0
1.2	Net Profit	193608	256608	211608
1.3	Depreciation (Non cash item)	2000	2000	2000
1.4	Opening Balance of Cash Surplus	0	115608	294216
	Total Cash Inflow	395608	374216	507824
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	80000	80000	80000
	Total Cash Outflow	140000	80000	80000
3.0	Net Cash Surplus	115608	294216	427824



STRENGTH

- Long relationship with Grameen
- Well Known Person in locality
- Skill and 8 years working Experience

WEAKNESS

- Lack of investment
- Less stock

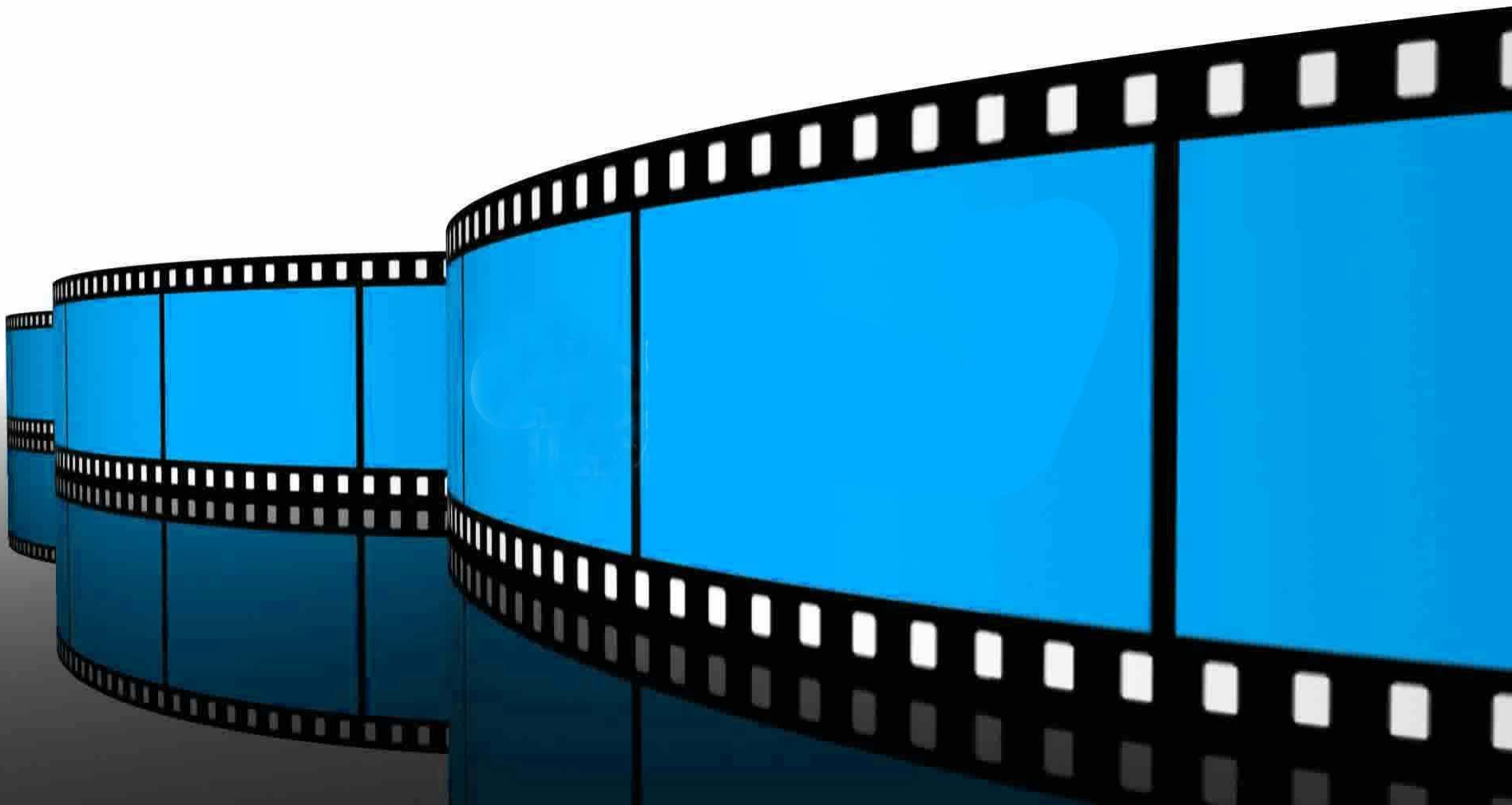
OPPORTUNITIES

- Have a chance at more customers within local area

THREATS

- Political Unrest
- Theft
- Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs









Photographs



ইউপি পঃ ৭নং ফরম
(১২ [১] নং বিধান প্রটোকা)

পূনং জামপুর (দে) ইউনিয়ন পরিষদ

ডাকঘর কালিয়া উপজেলা কালিয়া জেলা চাঁদপুর বাংলাদেশ।

লাইসেন্স নং ৯৯০ **ব্যবসা বাণিজ্যের লাইসেন্স** তারিখ ৭/১১

দোকান প্রতিষ্ঠানের নাম মিজির ট্রেডার্স

লাইসেন্স গ্রহণকের নাম প্রদীপ কুমার শাহ

পিতা/স্বামীর নাম মিজির চন্দ্র শাহ

ঠিকানা বীরমুখা গ্রাম, কালিয়া, চাঁদপুর

অত্র ইউনিয়নের আওতাধীনে ও বাহিরে ০৯০৭/১০ তারিখ হইতে ৩০/৭/১২

এক বৎসরকাল হিসাবে তাহার ৫৯০/১০

ব্যবসায়ের ধরণ _____

ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক ২০০৮ টাকা

(কথায় চতুস্র টাকা মাত্র)

প্রদত্ত হওয়ার তাহাকে এই লাইসেন্স প্রদান করা হইল।

(Signature)
উপজেলা পরিষদ
কালিয়া, চাঁদপুর।





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GT

