

Proposed NU Business Name: **APIPA TRADERS**



Project identification and prepared by: Md. Md. Ataur Rahman,
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISLAM
Age	:	03-06-1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers
Address	:	Vill: Kunia P.O: National University; P.S: Gazipur Sadar ;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	:	MST. ASIYA KHATUN
(iii) Father's name	:	MD. ABDUR RASHID
(iv) GB member's info	:	Branch: Gasa, Centre # 42(Female), Member ID: 4288/2, Group No: 08 Member since: 15-06-2011 (5 Years) First loan: BDT 5,000/-
Further Information:		Exiting loan : BDT 500000 Outstanding loan: BDT 28000
(v) Who pays GB loan installment	:	Mother
(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	:	5 years experience in running business. 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01670677479
Family's Contact No.	:	01817079848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASIYA KHATUN joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business .

Proposed Nobin Udyokta Business Info

Business Name	:	APIPA TRADERS
Location	:	Fakir Market, Gacha Road
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 3,80,000/- (from existing business) 79% Required Investment BDT 1,00,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft = 144 square ft
Security of the shop	:	2,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Television, Charger, Battery, Simcard,Memorycard,Cosmetic Item,Bikash,Flexi Load etc .▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented.▪Collects goods from Tangi.▪Agreed grace period is 3 months.

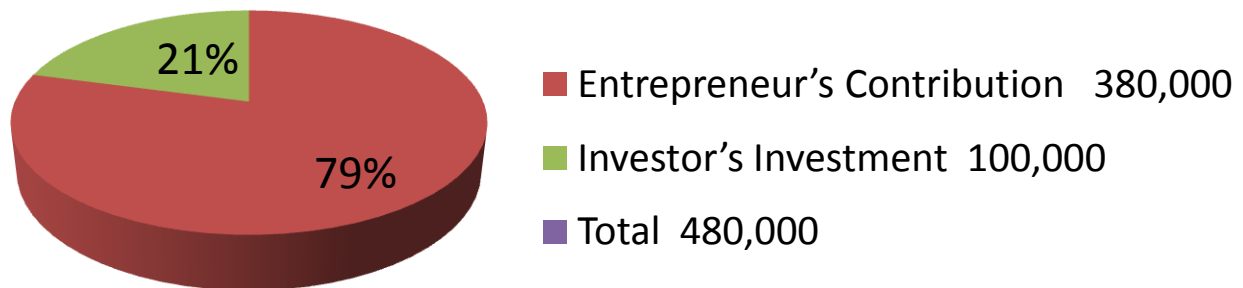
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Television, Charger, Battery, Simcard, Memorycard, Cosmetic Item etc	3000	90,000	10,80,0000
Bikash=(30000*4/1000=120; Load=(5000*27/1000=135)	255	7,650	91,800
Total Sales (A)	3255	97,650	11,71,800
Less. Variable Expense			
Television, Charger, Battery, Simcard, Memorycard, Cosmetic Item etc	2640	79,200	9,50,400
Total variable Expense (B)	2640	79,200	9,50,400
Contribution Margin (CM) [C=(A-B)]	615	18,450	2,21,400
Less. Fixed Expense			
Rent		3000	36,000
Electricity Bill		600	7,200
Mobile Bill		150	1800
Salary (self)		5000	60,000
Transportation		1000	12,000
Entertainment		150	1800
Guard		100	1200
Generator		100	1200
Total fixed Cost (D)		10,100	1,21,200
Net Profit (E) [C-D]		8,350	1,00,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Television	20	5000	100,000	0	0	0	100,000
Charger, Battery, Simcard,Memorycard, Cosmetic Item	1	10000	10,000	0	0	0	10,000
Bikash	1	50000	50,000	0	0	0	50,000
Flexi Load	1	20000	20,000	0	0	0	20,000
Fridge	0	0	0	2	25000	50,000	50,000
Scurity	1	200000	200,000	0	0	0	200,000
Others	0	0	0	0	0	0	0
TV	0	0	0	1	50000	50,000	50,000
	24	285000	380,000	3	0	100,000	480,000

Souce of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 1.5
Revenue(Sales)				
Television, Charger, Battery, Cosmetic Item etc	4000	120000	1440000	1512000
Bikash=(40000*4/1000=160; Load=(6000*27/1000=162)	322	9660	115920	121716
Total Sales (A)	4322	129660	1555920	1633716
Less Variable Expense				
Television, Charger, Battery, Cosmetic Item etc	3520	105600	1267200	1330560
Total variable Expense (B)	3,520	105600	1267200	1330560
Contribution Margin (CM) [C=(A-B)	802	24060	288720	303156
Less Variable Expense				
Rent		3,000	36000	36,000
Electricity bill		600	7200	7600
Transportation		1,500	18,000	22000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Guard		100	1200	1200
Generator		100	1200	1200
Mobile bill		200	2400	4300
Total fixed cost (D)		10,600	127,200	133,500
Net Profit (E)= [C-D]		13460	161520	169,656
Investment Payback			80,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	161,520	169,656
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		81,520
	Total Cash Inflow	261520	251176
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	40000
	Total Cash Outflow	180,000	40000
3	Net Cash Surplus	81,520	211176

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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



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FAMILY PICTURE

