

Proposed NU Business Name: **S N TRADE LINK**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAMIUZZAMAN
Age	:	10-12-1990 (27 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Pathanbari Road P.O: Feni ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOHINUR AKTER
(iii) Father's name	:	MD. NURUZZAMAN
(iv) GB member's info	:	Branch: Rampur, Feni Centre # 34 (Female), Member ID: 3402 , Group No: 03 Member since: 13-06-2000 To 08-04-2005 (05Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	NA
(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. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01841-118878
Family's Contact No.	:	01716-871850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR AKTER joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	S N TRADE LINK
Location	:	Darussalam Madrasa, Pathanbari Road, Feni
Total Investment in BDT	:	BDT 490,000/-
Financing	:	Self BDT 410,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Crockerries, Plastic Item, Stationary, Cosmetics etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

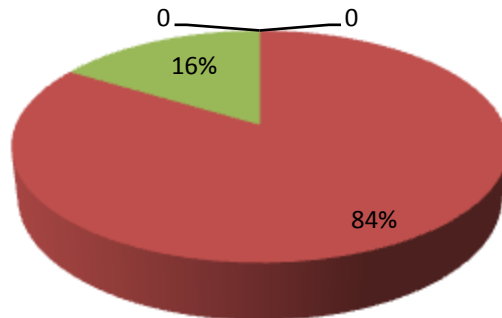
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Crockeries, Plastic Item, Stationary, Cosmetics etc	6,000	180000	2160000
Total Sales (A)	6,000	180000	2160000
Less Variable Expense			
Crockeries, Plastic Item, Stationary, Cosmetics etc	5,100	153000	1836000
Total variable Expense (B)	5,100	153000	1836000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less Variable Expense			
Rent		3000	36000
Electricity bill		400	4800
Salary (self)		5000	60000
Entertainment		500	6000
Guard		200	2400
Generator		40	480
Mobile bill		300	3600
Total fixed cost (D)		9,440	113280
Net Profit (E)= [C-D]		17,560	210720

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Crockeries	0	0	60,000	0	0	20,000	80,000
Plastic Item	0	0	50,000	0	0		50,000
Confectionary	0	0	10,000	0	0	20,000	30,000
Stationary	0	0	10,000	0	0	20,000	30,000
Mobile Load	0	0	20,000	0	0		20,000
Bkash	0	0	100,000	0	0		100,000
Cosmetics	0	0	70,000	0	0	20,000	90,000
Others	0	0	30,000	0	0		30,000
Security	0	0	60,000	0	0		60,000
Total			410,000			80,000	490,000

Source of Finance



- Entrepreneur's Contribution 410,000
- Investor's Investment 80,000
- Total 490,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Crockeries, Plastic Item, Stationary, Cosmetics etc	6,500	195,000	2,340,000	2,457,000	2,579,850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less Variable Expense					
Crockeries, Plastic Item, Stationary, Cosmetics etc	5,525	165,750	1,989,000	2,088,450	2,192,873
Total variable Expense (B)	5,525	165,750	1,989,000	2,088,450	2,192,873
Contribution Margin (CM) [C=(A-B)	975	29,250	351,000	368,550	386,978
Less Variable Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		700	8,400	9,000	9,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		40	480	480	480
Generator		200	2,400	2,400	2,400
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		9,840	118,080	118,880	119,680
Net Profit (E)= [C-D]		19,410	232,920	249,670	267,298
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	232,920	249,670	267,298
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		200,920	418,590
	Total Cash Inflow	312,920	450,590	685,888
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	200,920	418,590	653,888

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 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











এস এন ট্রেড লিংক

লিংক

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সুস্বাদু হয়।

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খেলনা ও কসমেটিক্স পাওয়া যায়।

প্রয়োজনে পাশে
বিকাশ

bKash
এস এন ট্রেড লিংক

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বিকাশ
ফিফট আইটেম
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পাওয়া যায়।
ইউসারগেট বিক্রয়
top-up ও
সেবাসেল মালিক
করা হয়



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করুন

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ট্রেড লিংক
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এজেন্টঃ
০১৯৭৯-০৬৬৩

ROCKET
বিক্রয়
এজেন্টঃ



এখানে সবচেয়ে দ্রুত পরিষেবা
প্রতি মিনিট বিক্রয় করা হয়



