A Nobin Udyokta Project

## **M/S Asif Traders**



<u>Project by</u>: Tushear Ahmmed Saif NU Identified by : Md. Tariqul Islam Verified By: Khairul Alam



SHIBALOY UNIT Area 3 Manikgonj

**GT Social Business Unit, Shibaloy** 

## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



| Name   | :     | Tushear Ahmmed Saif   |
|--|-------|---|
| Age  | :     | 31 Years  |
| Marital status   | :     | Married   |
| Children   | :     | 01 Son  |
| No. of siblings:   | :     | Nil   |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info   | : : : | Mother Father<br>Halima Khatu<br>A. Salam<br>Member since: 1995 to till now<br>Branch: Kola Bhumi, Shibaloy,<br>Centre no. 05/M, Group: 07<br>Loanee No. 4242/3, First Ioan: Tk. 2,000/-<br>Existing Ioan: Tk. 30,000 Outstanding: Tk. 15,000 |
| <i>Further Information:</i><br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan like GCCN, GKF etc<br>(ix) Others | ::    | Father (Business)<br>N/A<br>N/A<br>N/A<br>N/A   |
| Education  | :     | S.S.C   |



| Present Occupation                      | : | Fertilizer Business       |
|---|---|---------------------------|
| Trade License Number                    | : | 127 No. UUP-127/2016-2017 |
| Business Experiences:<br>Training Info. | : | 07 years<br>N/A           |
| Other Own/Family Sources of Income      | : | Father (Business)         |
| Other Own/Family Sources of Liabilities | : | N/A                       |
| NU Contact Info                         | : | 01711-987916              |
| NU Project Source/Reference             | : | GT Shibaloy Unit Office   |



NU's mother has been a member of Grameen Bank since 1995 to till now. At first his mother took a loan amount of 2,000 BDT from Grameen Bank. She invested the money in her husband's business for expansion. At present they have GB loan.

## **PROPOSED BUSINESS Info.**



| Business Name  | : | M/S Asif Traders   |
|--|---|--|
| Address/ Location  | : | Baradia Bazar, Utholi, Shibaloy, Manikgonj.  |
| Total Investment in BDT                                  | : | 3,11,000   |
| Financing  | : | Self BDT : 2,31,000.00 (from existing business)- 74%Required Investment BDT : 80,000/- (as equity) - 26% |
| Present salary/drawings from business (estimates)        | : | BDT 6,000  |
| Proposed Salary  |   | BDT 6,000  |
| i. Proposed Business % of<br>present gross profit margin | : | 10%  |
| ii. Estimated % of proposed gross profit margin          | : | 10%  |
| iii. Agreed grace period                                 | : | 2 months   |
|  |   |  |

## **PRESENT & PROPOSED INVESTMENT Breakdown**



| Particulars   | Existing<br>Business (BDT) | Proposed<br>(BDT) | Total<br>(BDT) |
|---|----------------------------|-------------------|----------------|
| Investments in different categories:                                  | (1)                        | (2)               | (1+2)          |
| Present items:i. Advance:10,000ii. Goods1,61,000iii. Decoration70,000 | 2,41,000                   |                   | 2,41,000       |
| Proposed Items:   |                            | 80,000            | 80,000         |
| Total Capital   | 2,41,000                   | 80,000            | 3,41,000       |

N.B: Details of Present (\*) & proposed (\*\*) items have enclosed in next slide.

## **PRESENT & PROPOSED INVESTMENT Breakdown**



| Present item       |          |
|--------------------|----------|
| Product name       | Amount   |
| Urea               | 15,000   |
| T.S.P              | 20,000   |
| M.O.P              | 10,000   |
| D.A.P              | 10,000   |
| Jip Sam            | 15,000   |
| Jinks sulfur       | 15,000   |
| Boron              | 15,000   |
| Foot Pump 2pcs     | 12,000   |
| Spray Machine 5pcs | 7,500    |
| Insecticides       | 30,000   |
| Others             | 11,500   |
| Total              | 1,61,000 |

| Proposed item |            |
|---------------|------------|
| Product Name  | Amou<br>nt |
| Urea          | 20,000     |
| T.S.P         | 20,000     |
| Jip Sam       | 10,000     |
| Jinks sulfur  | 5,000      |
| M.O.P         | 10,000     |
| Others        | 15,000     |
| Total         | 80,000     |

## **EXISTING BUSINESS OPERATIONS Info.**



| Particulars                       | Exi    | sting Business | (BDT)     |
|-----------------------------------|--------|----------------|-----------|
|                                   | Daily  | Monthly        | Yearly    |
| Sales (A)                         | 10,000 | 3,00,000       | 36,00,000 |
| Less: Cost of sale (B)            | 9,000  | 2,70,000       | 32,40,000 |
| Profit 10% (A-B) = (C)            | 1000   | 30,000         | 3,60,000  |
| Less: Operating Costs             |        |                |           |
| Electricity Bill                  |        | 250            | 3,000     |
| Night Guard Bill                  |        | 200            | 2,400     |
| Mobile Bill                       |        | 500            | 6,000     |
| Salary from Business              |        | 10,000         | 1,20,000  |
| Convince                          |        | 5,000          | 60,000    |
| Employee                          |        | 6,000          | 72,000    |
| Others (Entertainment)            |        | 2,500          | 30,000    |
| Non Cash Item:                    |        |                |           |
| Depreciation Expenses (70000*15%) |        | 875            | 10,500    |
| Total Operating Cost (D)          |        |                | 3,03,900  |
| Net Profit (C-D) = (E)            |        | 4,675          | 56,100    |

## FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars                       | Y      | ′ear 1 (B | BDT)      | Y      | ear 2 (E | BDT)      | Y      | ear 3 (B | DT)       |
|-----------------------------------|--------|-----------|-----------|--------|----------|-----------|--------|----------|-----------|
| Farticulars                       | Daily  | Monthly   | Yearly    | Daily  | Monthly  | Yearly    | Daily  | Monthly  | Yearly    |
| Sales (A)                         | 10,000 | 3,00,000  | 36,00,000 | 12,000 | 3,60,000 | 43,20,000 | 14,000 | 4,20,000 | 50,40,000 |
| Less: Cost of Sale (B)            | 9,000  | 2,70,000  | 32,40,000 | 10,800 | 3,24,000 | 38,88,000 | 12,600 | 3,78,000 | 45,36,000 |
| Profit 10% (A-B)=(C)              | 1,000  | 30,000    | 3,60,000  | 1,200  | 36,000   | 4,32,000  | 1,400  | 42,000   | 5,04,000  |
| Less operating cost :             |        |           |           |        |          |           |        |          |           |
| Electricity Bill                  |        | 250       | 3,000     |        | 300      | 3,600     |        | 300      | 3,600     |
| Night Guard Bill                  |        | 200       | 2,400     |        | 250      | 3,000     |        | 250      | 3,000     |
| Mobile Bill                       |        | 500       | 6,000     |        | 500      | 6,000     |        | 500      | 6,000     |
| Salary from Business              |        | 10,000    | 1,20,000  |        | 10,000   | 120,000   |        | 10,000   | 120,000   |
| Convince                          |        | 5,000     | 60,000    |        | 5,000    | 60,000    |        | 5,000    | 60,000    |
| Employee                          |        | 6,000     | 72,000    |        | 6,500    | 78,000    |        | 6,500    | 78,000    |
| Others (Entertainment)            |        | 2,500     | 30,000    |        | 2,500    | 30,000    |        | 2,500    | 30,000    |
| Non Cash Item:                    |        |           |           |        |          |           |        |          |           |
| Depreciation Expenses (70000*15%) |        | 875       | 10,500    |        | 875      | 10,500    |        | 875      | 10,500    |
| Total Operating Cost<br>(D)       |        |           | 3,03,900  |        | 25,925   | 3,11,100  |        | 25,925   | 3,11,100  |
| Net Profit (C-D) = (E)            |        | 4,675     | 56,100    |        |          | 1,20,900  |        |          | 1,92,900  |
|                                   |        |           |           |        |          |           |        | 1 60 90  | n         |

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

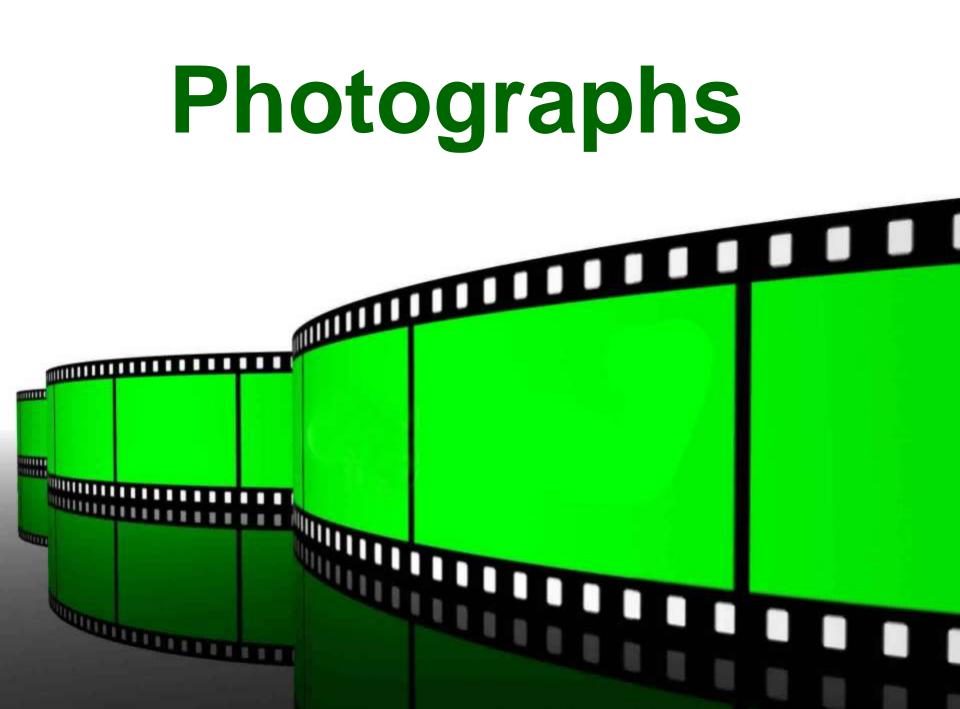


| SI # | Particulars                                       | Year 1<br>(BDT) | Year 2<br>(BDT) | Year 3<br>(BDT) |
|------|---|-----------------|-----------------|-----------------|
| 1.0  | Cash Inflow                                       |                 |                 |                 |
| 1.1  | Investment Infusion by Investor                   | 80000           | 0               | 0               |
| 1.2  | Net Profit  | 56,100          | 1,20,900        | 1,92,900        |
| 1.3  | Depreciation (Non cash item)                      | 10,500          | 10,500          | 10,500          |
| 1.4  | Opening Balance of Cash Surplus                   | 0               | 66,600          | 166000          |
|      | Total Cash Inflow                                 | 1,46,600        | 1,98,000        | 3,69,400        |
| 2.0  | Cash Outflow                                      |                 |                 |                 |
| 2.1  | Purchase of Product                               | 80,000          | 0               | 0               |
| 2.3  | Investment Pay Back (Including Ownership Tr. Fee) | 0               | 32,000          | 32,000          |
|      | Total Cash Outflow                                | 80,000          | 32,000          | 32,000          |
| 3.0  | Net Cash Surplus                                  | 66,600          | 1,66,000        | 3,37,400        |

## **SWOT Analysis**



| STRENGTH <ul> <li>Business Experience and Skill</li> <li>Maintain Daily accounts</li> <li>10 hours shop open</li> <li>No loan against business</li> <li>Located beside Road</li> </ul> | WEAKNESS<br>Lack of investment<br>Credit Sale |
|--|---|
| OPPORTUNITIES  | THREATS                                       |
| Expansion of Business  | Fire.   |
| Increasing the number of Customer  | Theft.  |
| Have chance to grab new customer   | Political Instability may reduce the sale.    |





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র

| নাম: | তুষার | আহাম্মেদ | সাইফ |
|------|-------|----------|------|
|------|-------|----------|------|

Name: Tushear Ahmmed Saif পিতা: আঃ ঢালাম

মাতা: হালিা খাতুন

Date of Birth: 17 Feb 1985

### ID NO: 5617883983639

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: গ্রাম/রাস্তা: চরপয়লা, নদীশুখা, ডাকঘর: নয়াবাড়ী - ১৮৫০, শিবালয়, মানিকগঞ্জ

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