

Proposed NU Business Name: S A TRADE CENTRE



Project identification and prepared by:
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ATIKUR RAHMAN KHAN
Age	:	25-02-1985(29 Years)
Education, till to date	:	BSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Dakhili, P.O: Moishamura , P.S: Mirzapur , 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	:	ALEYA BEGUM
(iii) Father's name	:	LATE SHAFIQL ISLAM KHAN
(iv) GB member's info	:	Branch : Balia, Khamraj, Centre : 77 (Female), Member ID: 8133, Group No: 03 Member since: 07-01-2002 (15 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan:
(v) Who pays GB loan installment	:	Brother
(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	:	03 years experience in running business. 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01711-148941
Family's Contact No.	:	01747-741745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	S A TRADE CENTRE
Location	:	Mirzapur Baazar, Tangail
Total Investment in BDT	:	BDT 50000/-
Financing	:	Self BDT 400000/- (from existing business) 80% Required Investment BDT 100000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 18 ft= 360 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Fridge .▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing 01employee.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

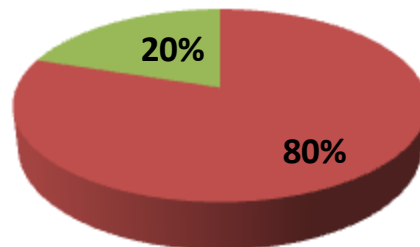
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Fridge	249000	2988000
Total Sales (A)	249000	2988000
Less Variable Expense		
Fridge	219120	2629440
Total variable Expense (B)	219120	2629440
Contribution Margin (CM) [C=(A-B)]	29880	358560
Less Variable Expense		
Rent	6,500	78000
Electricity bill	800	9600
Transportation	2,000	24000
Salary (self)	5000	60000
Salary(Staff)	6000	72000
Entertainment	300	3600
Guard	200	2400
Mobile bill	300	3600
Total fixed cost (D)	21,100	253200
Net Profit (E)= [C-D]	8,780	105360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fridge	16	25000	400,000	4	25,000	100,000	500,000
Total	16	0	400,000	4	0	100,000	500,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 100,000
- Total 500,000

Financial Projection (BDT)

Paticular	Monthly	Year1	Year 2
Revenue(Sales)			
Fridge	330000	3960000	4158000
Total Sales (A)	330000	3960000	4158000
Less Variable Expense			
Fridge	290400	3484800	3659040
Total variable Expense (B)	290400	3484800	3659040
Contribution Margin (CM) [C=(A-B)]	39600	475200	498960
Less Variable Expense			
Rent	6,500	78000	78,000
Electricity bill	1000	12000	12500
Transportation	2,400	28800	29,300
Salary (self)	5000	60000	60000
Salary(Staff)	6000	72000	72000
Entertainment	300	3600	3600
Guard	200	2400	2400
Mobile bill	400	4800	4900
Total fixed cost (D)	21,800	261,600	262,700
Net Profit (E)= [C-D]	17800	213600	236,260
Investment Payback		60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	213,600	236,260
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		153,600
	Total Cash Inflow	313600	389860
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	153,600	329860

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 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

