

Proposed NU Business Name: **MS RANA TRADERS**



Project identification and prepared by: Kobir Raksham,
Godagari Unit, Rajshahai

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAKIUL RAIHAN
Age	:	21-11-1988 (28Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Digram , P.O: Digram , P.S:Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RAKIBA BEGUM
(iii) Father's name	:	MD ABUL HANNAN
(iv) GB member's info	:	Branch: Mohonpur , Centre # 27 (Female), Member ID: 2632, Group No: 4 Member since: 27-06-2012 (6 Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 100,000/- Outstanding loan: BDT 42800
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	7 years experience in running business. 7 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-072558
Family's Contact No.	:	01730-895877
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MOST. RAKIBA BEGUM joined Grameen Bank since 6 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RANA TRADERS
Location	:	Digram more, Godagari, Rajshahi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fertilizer .▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 will be appointed.▪The farm is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

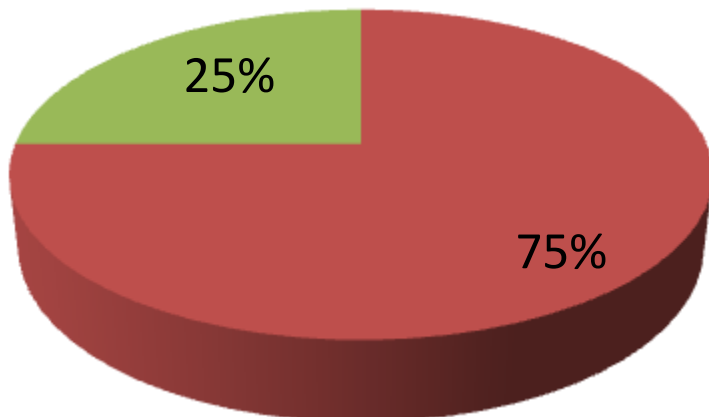
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fertilizer	7580	227400	2728800
Total sales (A)	7580	227400	2728800
Less Variable Exp.			
Fertilizer	6822	204660	2455920
Total Variable exp. (B)	6822	204660	2455920
Contribution Margin CM [C= (A-B)]	758	22740	272880
less fixed exp.			
Rent		700	8400
Electricity bill		300	3600
Transportation		10000	120000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile		200	2400
total fixed cost (D)		16500	198000
Net profit (E) [C-D]		6240	74880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sidtrin	100	375	37,500			0	37,500
G Metallic	40	400	16,000			0	16,000
Edcojar	35	500	17,500			0	17,500
Pesky gold	40	120	4,800			0	4,800
Fertilizer	402	100	40,200	50	1000	50,000	90,200
Others	140	100	14,000			0	14,000
Security			20,000				20,000
Total	757		150,000	50		50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fertilizer	10800	324000	3888000	4082400	4286520
Total Sales (A)	10800	324000	3888000	4082400	4286520
less variable Expenses					
Fertilizer	9720	291600	3499200	3674160	3857868
Total variable Expenses (B)	9720	291600	3499200	3674160	3857868
Contribution Margin (CM)= (A-B)	1080	32400	388800	408240	428652
Less Fixed Expenses					
Rent		700	8400	8400	8400
Electricity bill		300	3600	3600	3600
Transportation		10658	127896	127896	127896
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		355	4260	4260	4260
Mobile		300	3600	3600	3600
Total Fixed Cost		20313	243756	243756	243756
Net Profit (E) (C-D)		12087	145044	164484	184896
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	145,044	164,484	184896
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		125,044	269528
	Total Cash Inflow	195044	289528	454424
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	125,044	269528	434424

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 7 Years 07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

