

Proposed NU Business Name: **SUDEB TRADERS**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUDEB CHANDRA DAS
Age	:	02-04-1986(31 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Das Para P.O: Ichapur P.S:Kalihati, 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	:	ONITA RANI DAS
(iii) Father's name	:	HARADHON CHANDRA DAS
(iv) GB member's info	:	Branch: Khilda ,Kalihati, Centre # 31 (Female), Member ID: 2027, Group No: 02 Member since: 09-07-2005(12 Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 10000, Outstanding loan: 2312 Taka
(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.)	:	None
Business Experiences and Training Info	:	Twelve years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-232076
Family's Contact No.	:	01718-570607
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANITA RANI DAS Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

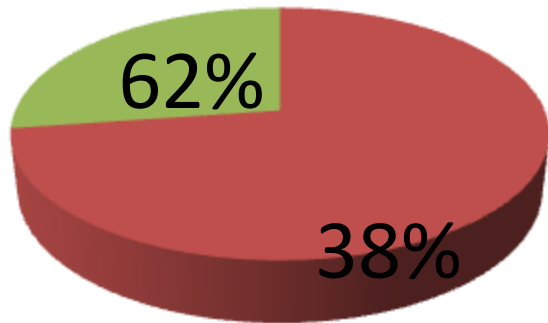
Business Name	:	SUDEB TRADERS
Location	:	Hamidpur Bazar, Ghatail,Tangail.
Total Investment in BDT	:	BDT 157,000
Financing	:	Self BDT 97,000(from existing business) 62% Required Investment BDT 60,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	05 ft x 12 ft= 60 Square ft
Security of the shop	:	20000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shoj,jira,daruchini,elach,lobongo,kala shoj,tejpata, methi,Etc▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
shoj,jira,daruchini,elach,lobongo,kala shoj,tejpata,methi,Etc	6,000	180,000	2160000
	0	0	0
Total Sales (A)	6,000	180,000	2160000
Less. Variable Expense			
shoj,jira,daruchini,elach,lobongo,kala shoj,tejpata,methi,Etc	5,400	162,000	1944000
	0	0	0
Total variable Expense (B)	5,400	162,000	1944000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		3000	36,000
Electricity Bill		0	0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		200	2,400
Transportation		3200	38,400
Entertainment		300	3,600
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		12,000	144,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
shoj	5	3,500	17,500	10	3500	35000	52,500
mohori shoj	1	6,500	6,500	75	330	24750	31,250
radhuni shoj	1	6200	6,200	0	0	0	6,200
jira	25	330	8,250	0	0	0	8,250
daruchini	25	240	6,000	1	250	250	6,250
elach	10	1200	12,000	0	0	0	12,000
lobongo	3	1200	3,600	0	0	0	3,600
kala shoj	50	145	7,250	0	0	0	7,250
Others	1	9700	9,700	0	0	0	9,700
Security	1	20000	20,000				20,000
Total	122	49015	97000	86	4080	60000	157,000

Source of Finance



Entrepreneur
Investment:97,000
Investor Investment:60,000
Total Investment:157,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
shoj,jira,daruchini,elach,lobongo,kala shoj,tejpata,methi,Etc	8000	240000	2880000	3168000
	0	0	0	0
Total Sales (A)	8000	240000	2880000	3168000
Less. Variable Expense		0		0
shoj,jira,daruchini,elach,lobongo,kala shoj,tejpata,methi,Etc	7200	216000	2592000	2851200
Total variable Expense (B)	7200	216000	2592000	2851200
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	316800
Less. Fixed Expense				
Rent		3000	36000	36000
Electricity Bill		0	0	0
Mobile Bill		350	4200	4200
Salary (self)		5000	60000	60000
Transportation		3200	38400	38400
Entertainment		350	4200	4200
Generator		0	0	0
Gurd		200	2400	2400
Total Fixed Cost		12100	145200	145200
Net Profit (E) [C-D]		11900	142800	171600
Investment Payback			36000	36000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	142800	171600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		106800
	Total Cash Inflow	202800	278400
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	106800	242400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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









SEEDS

CHINESE GASSIA









FAMILY PICTURE

