

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



Project identification and prepared by: MD.Shahinur Rahman,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASHADUL ISLAM
Age	:	05-01-1988 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	-
Address	:	Vill: Mandail, P.O: Pasul, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. ASHMA BIBI
(iii) Father's name	:	MD.ABDU BOKKAR SHIDDEK
(iv) GB member's info	:	Branch:Bishalpur,Sherpur,Centre # 17 (Female), Member ID:1551/2; Group No:02 Member since: 26-01-2002(8 Years) First loan: -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: NILL
(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.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-789840
Mother's Contact No.	:	01713-820719
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ASHMA BIBI joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SHEIKH TRADERS
Location	:	Mandil, Sherpur, Bogra.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 50,000/- (from existing business) 45% Required Investment BDT 60,000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Oil, Ditarjen, Atta, Shaban, Komolpani, Sugar, Etc.▪ Average 12% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

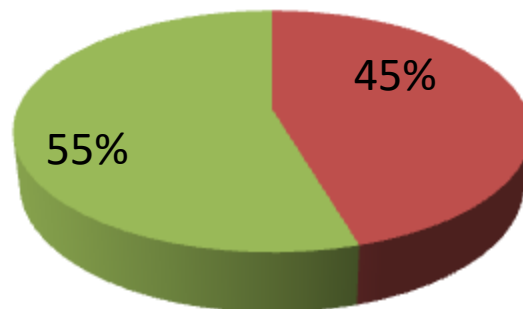
Existing Business (BDT)

Particular	Daily	Monthly
Revenue (sales)		
Oill, Ditargen, Atta, Shaban, Komolpani, Sugar,Etc.	5,000	150,000
Total Sales (A)	5,000	150,000
Less. Variable Expense		
Oill, Ditargen, Atta, Shaban, Komolpani, Sugar,Etc.	4,400	132,000
Total variable Expense (B)	4,400	132,000
Contribution Margin (CM) [C=(A-B)]	600	18,000
Less. Fixed Expense		
Electricity Bill		300
Transportation		500
Salary (self)		4,000
Entertainment		200
Mobile Bill		300
Total fixed Cost (D)		5,300
Net Profit (E) [C-D]		12,700

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	37	102	3,774	5	1800	9000	12,774
Ditargen	3	1,700	5,100	10	750	7500	12,600
Atta	1	750	750	5	3320	16600	17,350
koial	3	2100	6,300	5	930	4650	10,950
Shaban	2	930	1860	5	2100	10500	11,360
Komolpani	2	525	2100	4	1700	6800	8,900
Soild	2	750	1500				1,500
Sugar	3	3320	9960				9,960
Kosmatic			10,000			4950	14,950
Others			8656				
Total	53		50,000	34		60,000	110,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 60,000
- Total 110,000

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Oill, Ditargen, Atta, Shaban, Komolpani, Sugar,Etc.	10,000	300,000	3,600,000	3,780,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000
Less. Variable Expense	0			
Oill, Ditargen, Atta, Shaban, Komolpani, Sugar,Etc.	8,800	264,000	3,168,000	3,326,400
Total variable Expense (B)	8,800	264,000	3,168,000	3,326,400
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600
Less. Fixed Expense				
Electricity Bill		300	3,600	3,600
Transportation		500	6,000	6,000
Salary (self)		4,000	48,000	48,000
Entertainment		200	2,400	2,400
Mobile Bill		400	4,800	4,800
Total fixed Cost (D)		5,400	64,800	64,800
Net Profit (E) [C-D]		30,600	367,200	388,800
Investment Payback			24,000	24,000

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	367,200	388,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		343,200
	Total Cash Inflow	427,200	732,000
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000
	Total Cash Outflow	84,000	24000
3	Net Cash Surplus	343,200	708000

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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





স্বাস্থ্য
সেবা

রবি
শুক্রে হলে
রবি তে ফেরো

FUJI
Biscuits

শুভেচ্ছা
ফি!

Miss
Pasta

চিনি







FAMILY PICTURE

