

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



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJU AHAMMAD
Age	:	30-11-1985 (31 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Krishnopur, P.O: Puthia , P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. NURUNNAHAR
(iii) Father's name	:	LATE. SHAMSUJJAMAN
(iv) GB member's info	:	Branch: Puthia ,Centre # 31 (Female), Member ID: 3078/1, Group No: 01 Member since: 2000 (17 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 9,880
(v) Who pays GB loan installment	:	Self
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-162704
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NURUNNAHAR joined Grameen Bank since 17 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 RAFI TRADERS
Location	:	Dudurmor , Puthia, Rajshahi .
Total Investment in BDT	:	BDT 95 ,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Feed Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

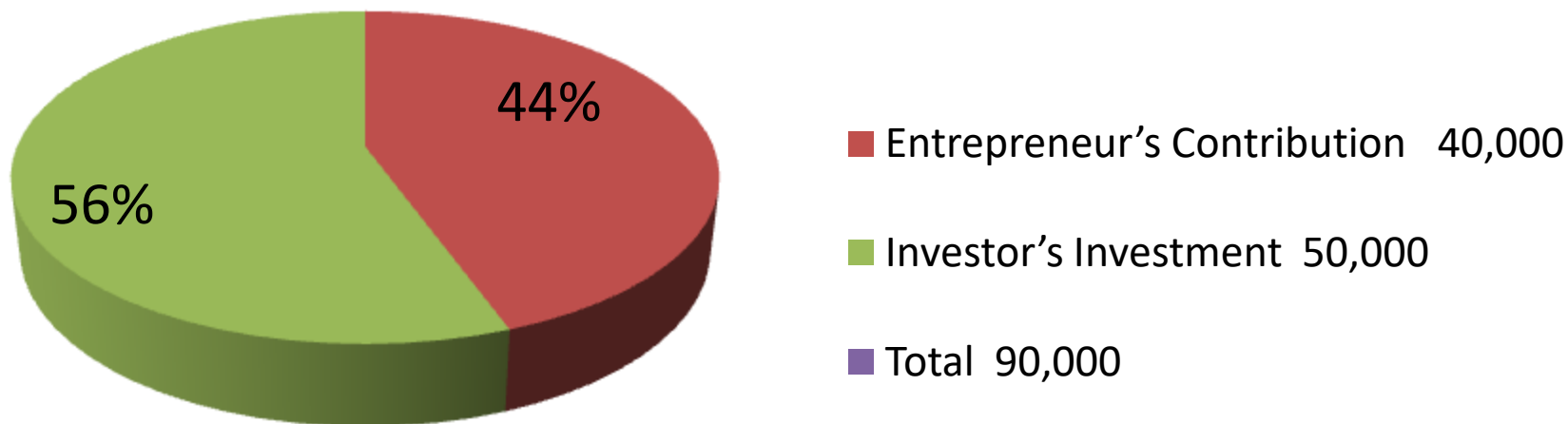
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Feed Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Feed Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		-	-
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		300	3,600
Generator		-	-
Bank Charge		100	1,200
Mobile		300	3,600
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		3,300	39,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Feed (5x2100)	10,500	30,000	40,500
Kohl (5x2300)	11,500	-	11,500
Clad (4x1000)	4,000	10,000	14,000
Straw	10,000	10,000	20,000
Hen	9,000	-	9,000
Total	45,000	50,000	95,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		-	-	-	-
Electricity bill		500	6,000	6,300	6,615
Transportation		1,300	15,600	16,380	17,199
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Bank Charge		100	1,200	1,200	1,200
Mobile		300	3,600	3,780	3,969
Total Fixed Cost		7,700	92,400	93,660	94,983
Net Profit (E) [C-D]		5,800	69,600	76,440	83,622
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	69,600	76,440	83,622
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	49,600	56,440
	Total Cash Inflow	119,600	126,040	140,062
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	49,600	106,040	120,062

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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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