

Proposed NU Business Name: **M/S MARIYA RAHMAN TREDARS**



Project identification and prepared by: Md, Ansar Ali
Modhupur, Tangail Unit,

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMRUL AHOSAN SRABON
Age	:	21-10-1999(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Bramhonbariya,P.O: Ambariya Thana: Modhupur 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	:	MST. KAMRUNNAHAR BEGUM
(iii) Father's name	:	MD.MOTIYAR RAHMAN
(iv) GB member's info	:	Branch: Mirzabari, Centre # 16(Female), Member ID:1875, Group No: 01 Member since: 25-07-2012 (05Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT: 45000, Outstanding loan: BDT: 15300
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. 03 experience in own business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839771166
Mother's Contact No.	:	01774926539
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KAMRUNNAHAR BEGUM joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

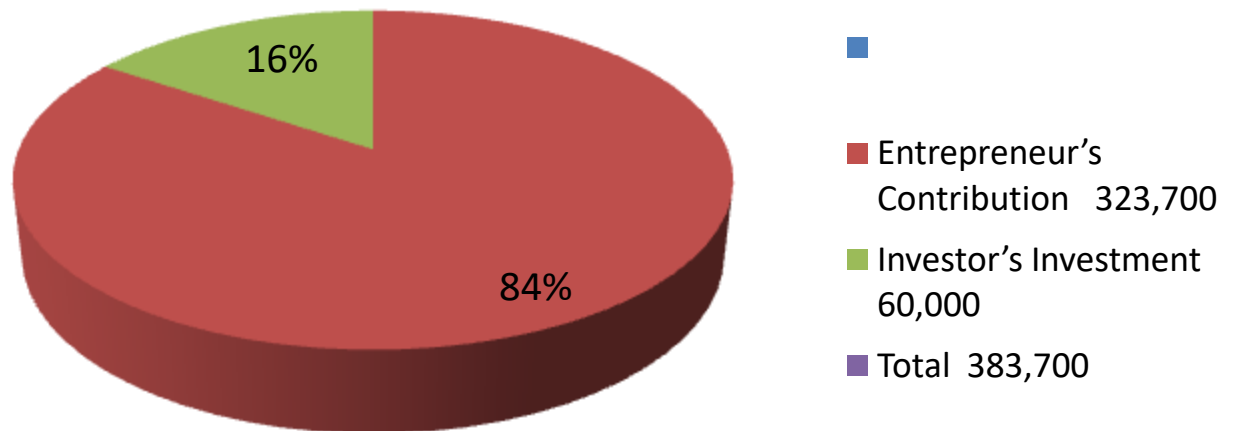
Business Name	:	M/S MARIYA RAHMAN TREDARS
Location	:	Mirjabari bazar, Modhupur, Tangail
Total Investment in BDT	:	BDT 383700/-
Financing	:	Self BDT 323700/- (from existing business) 92% Required Investment BDT 60,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 20ft=400 sft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Modhupur.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Grocery item	30500	915000	10980000
		0	0
Total Sales(A)	30500	915000	10980000
Less Variable Expense (B)			0
Grocery item	28670	860100	10321200
Total Variable Expense	28670	860100	10321200
Contributon Margin (CM) [C=(A-B)]	1830	54900	658800
Less Fixed Expense			
Rent		1000	12000
Electric Bill		600	7200
Transportaion		40,000	480000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		3000	36000
Guard		0	0
Generator		150	1800
Mobile Bill		200	2400
Total Fixed Cost (D)		49950	599400
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grocery Item			293,700			60,000	353,700
others							0
Security			30000				30,000
							0
	0	0	323,700	0	0	60,000	383700

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Grocery item	31000	930000	11160000	11718000
Total Sales(A)	31000	930000	11160000	11718000
Less Variable Expense (B)				
Grocery item	29140	874200	10490400	11014920
Total Variable Expense	29140	874200	10490400	11014920
Contributon Margin (CM) [C=(A-B)]	1860	55800	669600	703080
Less Fixed Expense				
Rent		1000	12000	12000
Electric Bill		600	7200	86400
Transportaion		40,000	480000	504000
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		3000	36000	36000
Guard		0	0	0
Generator		150	1800	1800
Mobile Bill		200	2400	0
Total Fixed Cost (D)		49950	597600	698400
Net Profit (E)= [C-D]		5850	70200	73710
Investment Pay Back			36,000	36,000

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	70,200	73710
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		34200
	Total Cash Inflow	130,200	107,910
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)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	34,200	71,910

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

