

Proposed NU Business Name: **SHEIKH AZAD TRADARS**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEIKH AZAD
Age	:	20/06/1987 (30 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	04 Brothers 1 sister
Address	:	Vill: Matiagoda , P.O: Chadgazi, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWERA BEGUM
(iii) Father's name	:	SHEIKH KOFIL UDDIN
(iv) GB member's info	:	Branch: Mohamaya, Centre # 40/(Female), Member ID:8587 Group No: 02 Member since: 03-03-2006-2012 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-395351
Mother's Contact No.	:	01872-092670
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 05 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

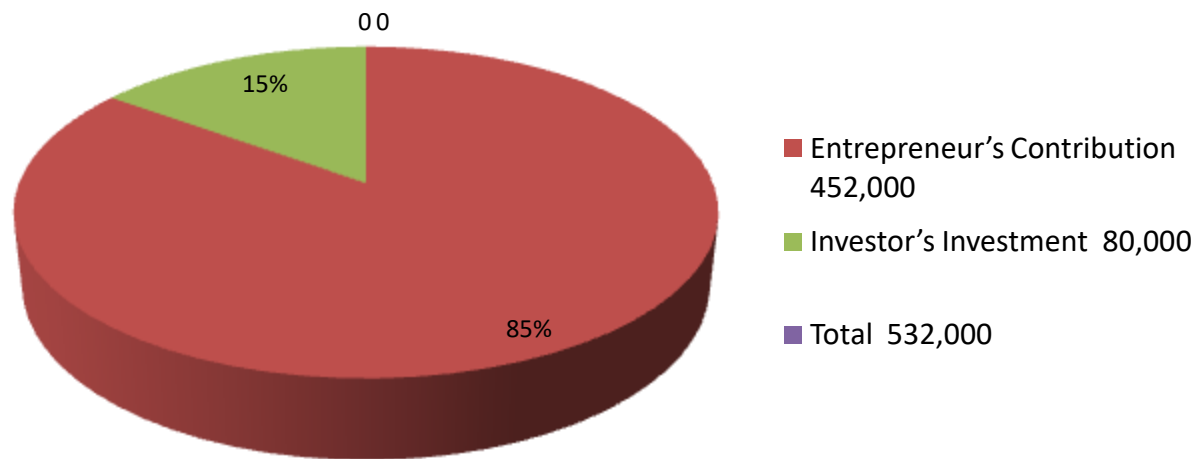
Business Name	:	SHEIKH AZAD TRADARS
Location	:	Chadgazi Bazar , Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 5,32,000/-
Financing	:	Self BDT 4,52,000/- (from existing business) 85% Required Investment BDT 80,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20ft. = 250 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Rice,Dal,Suger,Soyabeen oil,Soap, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 2 employee. ▪He is doing his business in Rent place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice,Dal,Suger,Soyabeen oil,Soap, etc.	4500	135000	1620000
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Rice,Dal,Suger,Soyabeen oil,Soap, etc.	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		14200	170400
Net Profit (E)= [C-D]		6050	72600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
rice	138,000	23,500	161,500
dal	17,000	17,000	34,000
suger	54,000	13,500	67,500
soyabeen oil	38,000	19,000	57,000
parasut oil	38,000	7,000	45,000
soft drink	22,000	0	22,000
biscuit	10,000	0	10,000
cosmetics	65,000	0	65,000
others	20,000	0	20,000
others	50,000	0	50,000
Total	452,000	80,000	532,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice, Dal, Suger, Soyabeen oil, Soap, etc.	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Rice,Dal,Suger,Soyabeen oil,Soap, etc.	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14200	170400	170980	171569
Net Profit (E)= [C-D]		8300	99600	104580	109809
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	140180
	Total Cash Inflow	179,600	172,180	249,989
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	67,600	140,180	217,989

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



रवि-airtel fi





স্বাস্থ্যকর ও পুষ্টিকর
মহান-জাতি ও জুনি সফটওয়্যার
১০০০ টিলাইট স্ট্রীট, ঢাকা-১০০০
ফোন: ১০০০ ১০০০

শিক্ষার কার্য
১৭০০-১৮
জাতীয় উন্নয়ন
কমিটি

