

Proposed NU Business Name: **M/S I .N TRADARS**



Project identification and prepared by: Md. ROKON UDDIN,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	S. M. ILIAS RABBI
Age	:	24-07-1989 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	03 Brother and 04 Sister
Address	:	Vill:Balupara, P.O: Daokandi P.S: Poba , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RUBINA BEGUM
(iii) Father's name	:	S. M NURUL ISLAM
(iv) GB member's info	:	Branch: Mowgasi, Mohanpura Centre 14 (Female), Member ID: 1165/1, Group No: 01 Member since: 2006-Running (11 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 35,000 Outstanding loan: 22,144/=
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Layer Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-975931
Mother's Contact No.	:	01743-448859
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RUBINA BEGUM joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S I. N. TRADARS
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 8 ft = 96 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Food item etc.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Dhaka, Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Food Item	20,000	6,00,000	72,00,000
Total Sales (A)	20,000	6,00,000	72,00,000
Less. Variable Expense			
Food Item	19,000	5,70,000	68,40,000
Total variable Expense (B)	19,000	5,70,000	68,40,000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	3,60,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	1,80,000
Guard		100	1,200
Transportation			
Entertainment		400	4,800
Bank service Charge			
Total fixed Cost (D)		23,000	2,76,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Nuduls	50	1250	62,500	20	1250	25,000	87,500
Milk	20	4500	9,000	-	-	-	9,000
Soft Drinks	4	540	2,160	20	540	10,800	12,960
Food Salain	16	47	752	-	-	-	752
Others Item	-	-	4,588	-	-	14,200	18,788
Total	90		1,60,000	40		50,000	2,10,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Food Item	25,000	7,50,000	90,00,000	94,50,000	99,22,500
Total Sales (A)	25,000	7,50,000	90,00,000	94,50,000	99,22,500
Less. Variable Expense					
Food Item	23,750	7,12,500	85,50,000	89,77,500	94,26,375
Total variable Expense (B)	23,750	7,12,500	85,50,000	89,77,500	94,26,375
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	4,50,000	4,72,500	4,96,125
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		600	7,200	7,500	8,000
Mobile Bill		600	7,200	7,500	8,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		600	7,200	7,500	8,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		15,000	1,80,000	1,80,000	1,80,000
Bank service Charge		100	1,200	1,200	1,200
Gard Bill		100	1,200	1,200	1,200
Total Fixed Cost		24,000	2,88,000	2,89,400	2,91,400
Net Profit (E) [C-D]		13,500	1,62,000	1,83,100	2,04,725
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	1,62,000	1,83,100	2,04,725
1.3	Depreciation (Non cash item)		1,42,000	3,05,100
1.4	Opening Balance of Cash Surplus		1,88,200	3,91,500
	Total Cash Inflow	2,12,000	3,25,100	5,09,825
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	1,42,000	3,05,100	4,89,825

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

