

Proposed NU Business Name: **SULTANA RICE AGENCY**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHUKUR ALI
Age	:	06-10-1988 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 02Sister
Address	:	Vill: Kalma, P.O: Dairy Farm P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SULTANA BEGUM
(iii) Father's name	:	MD MOFIJ UDDIN
(iv) GB member's info	:	Branch Ashulia, Centre # 11 (Female), Member ID 1261, Group No: 01 Member since: 08-08-2001 (17 Years) First loan: BDT 5,000 Taka. Existing loan: BDT 100,000/-, Outstanding loan 0 /-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Rice item
Business Experiences and Training Info	:	3 years experience in running business 5 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916508444
Family's Contact No.	:	01924613071
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SULTANA BEGUM 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 House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	SULTANA RICE AGENCY
Location	:	Kalma, Saver, Dhaka.
Total Investment in BDT	:	BDT 720,000/-
Financing		Self BDT 4,20,000 (from existing business)73% Required Investment BDT 3,00,000 (as equity)27%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop		28ft x 20ft = 560 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Rice Business.▪The business is operating by entrepreneur. Existing 0 Employees.▪The business is under renting.▪Collects goods from Savar Nama Bazar,▪Agreed grace period is 3 months.

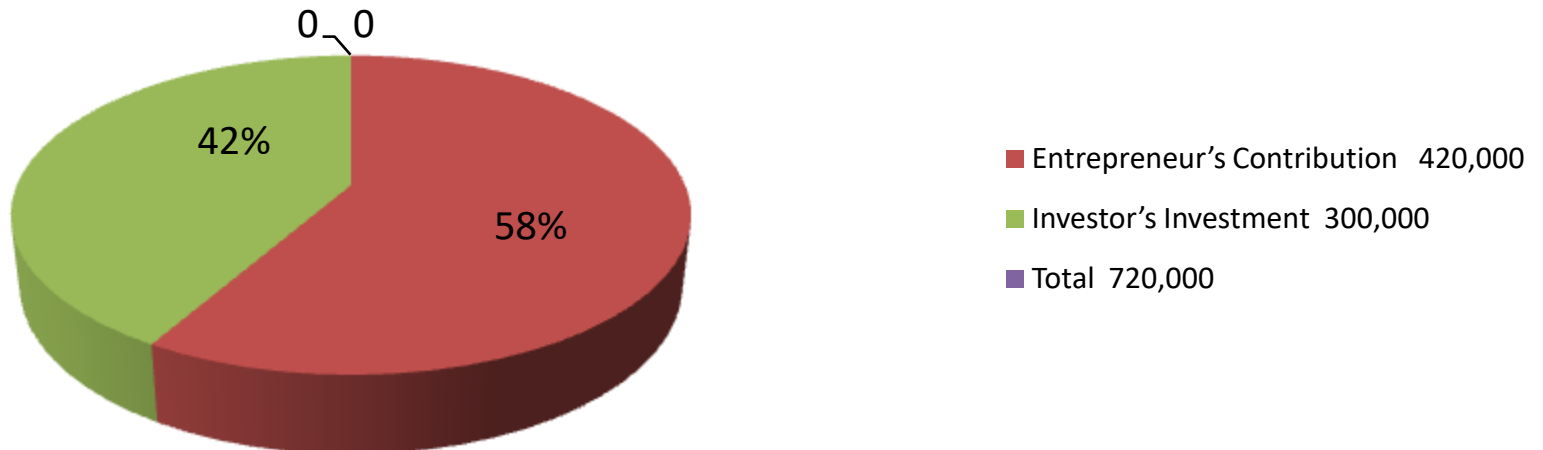
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Rice item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		6,500	78000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice item	20	2500	50,000	20	2,500	50,000	100,000
Dal Item			55,000			50,000	105,000
Sugar, Ata Moyda			30,000				30,000
Cosmetics			50,000			30,000	80,000
Oil Item	12	16000	190,000	0		60,000	250,000
kaca Bazar			5,000				5,000
advanced			120,000				120,000
others			50,000			10,000	60,000
Total	20	0	550,000	20	0	200,000	750,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electrcital Farniture Item	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less Variable Expense			0		
Fridge	2975	89250	1071000	1124550	1180777.5
			0		
Total variable Expense (B)	2,975	89250	1071000	1124550	1180777.5
Contribution Margin (CM) [C=(A-B)	525	15750	189000	198450	208372.5
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		1500	18000	18500	19000
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		150	1800	1800	1800
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		8,150	97,800	98,900	100000
Net Profit (E)= [C-D]		7600	91200	99,550	108372.5
Investment Payback			120,000	120,000	120,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	130,800	149,950	170112.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,800	120750
	Total Cash Inflow	330800	200750	290862.5
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	50,800	120750	210862.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; South Kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures



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সাগর স্পেশাল গাইডান্স লাইব্রেরি

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MADE IN TL-1000
CLASS: 优等品
NET WT: 25kg
S 3270-2015

AG-BOHAI
MADE IN CHINA



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৬১০ কিলো ৫২

আজাহার স্পেশাল ২০
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