M/S Sentu Fol Vander



NU Identified and PP Prepared by-Md.Nazmul karim (Manikganj Unit) Verified By: Khalilur Rahman Presented by MD. Rajibul Hasan Sentu

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD. Rajibul Hasan Sentu
Age	:	29 years
Marital status	:	Married
Children	:	N/A
No. of siblings:		1 Brother, 2 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother √ Father Rokeya Begum Md. Ismail Branch: Mohadevpur, Manikgonj. Centre # 7/Mo Group no: 09 Loanee no.: 6753/1 Member since 1997, First loan: 3000 Existing loan: 30,000 Outstanding: 25,380
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF	:	NU N/A N/A N/A N/A
Education	:	Class 8

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Hole sale Business (Fruits, crops, and others)
Trade License/ Drug License		
Business Experience And Training Info	:	8 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01689532101
NU Project Source/Reference	:	Manikgonj Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1997 (18 years). At first She took 3000 taka from GB. NU's invested GB Loan in his business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Sentu Fol Vander
Address/ Location	:	Mohadevpur Bazar, Shibaloy, Manikgonj
Total Investment in BDT	:	5,50,000
Financing	:	Self BDT 3,50,000 (from existing business) 64% Required Investment BDT 2,00,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	6,000
Proposed Salary		7,000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Advance 1,03,000 Furniture 27,000 Goods 2,20,000	3,50,000		3,50,000
Proposed items: Goods 2,00,000		2,00,000	2,00,000
Total Capital			5,50,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name with quantity	Amount			
ধান	60,000			
আলু	20,000			
সরিষা	50,000			
শুকনা মরিচ	10,000			
কীটনাশক	40,000			
ভুটা	20,000			
কদবেল	10,000			
জাম্বুরা	10,000			
অন্যান্য	10,000			
Total Present Stock	2,20,000			

Proposed items				
Product Name with quantity	Amount			
धान	70,000			
পেঁয়াজ	30,000			
শুকনা মরিচ	10,000			
আলু	20,000			
সরিষা	20,000			
কীটনাশক	20,000			
মৌসুমি ফল	30,000			
Total Proposed Stock	2,00,000			

INFO ON EXISTING BUSINESS OPERATIONS

Double Leve	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	3,000	90,000	10,80,000			
Less: Cost of sales (B)	2,400	72,000	8,64,000			
Profit 20% (C) [C=(A-B)]	600	18,000	2,16,000			
Income From insecticides. (D)	100	3,000	36,000			
Gross Profit E= (C+D)	700	21,000	2,52,000			
Less: Operating Costs						
Electricity bill		800	9,600			
Generator bill		100	1200			
Shop Rent		3,200	38,400			
Night Guard bill		120	1440			
Mobile bill		500	6,000			
Present salary/Drawings- self		6,000	72,000			
Conveyance or Transport]		500	6,000			
Others cost ((fees, Entertainment, TL renew)		300	3600			
Non Cash Item:						
Depreciation Expenses (27,000*10%)		225	2700			
Total Operating Cost (F)		11,745	1,40,940			
Net Profit (E-F):		9,255	1,11,060			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000	4,500	1,35,000	16,20,000
Less: Cost of Sale (B)	2,800	84,000	10,08,000	3,200	96,000	11,52,000	3,600	1,08,000	12,96,000
Profit 20% (A-B)=(C)	700	21,000	2,52,000	8,00	24,000	2,88,000	900	27,000	3,24,000
Income From insecticides (D)	150	4,500	54,000	200	6,000	72,000	200	6,000	72,000
Gross Profit E= (C+D)	850	25,500	3,06,000	1,000	30,000	3,60,000	1,100	33,000	3,96,000
Less: Operating Costs									
Electricity bill		800	9,600		800	9,600		1000	12,000
Generator bill		100	1200		200	2400		200	2400
Shop Rent		3,200	38,400		3,200	38,400		3,200	38,400
Night Guard bill		120	1440		120	1440		120	1440
Mobile bill		500	6,000		500	6,000		800	9,600
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Conveyance or Transport		500	6,000		500	6,000		500	6,000
Others cost (fees, Entertainment, TL renew)		300	3600		400	4,800		400	4,800
Non Cash Item:									
Depreciation Expenses(27,000*10%)		225	2,700		225	2,700		225	2,700
Total Operating Cost		13,745	1,64,940		13,845	1,66,140		14,445	1,73,340
Net Profit (C-D) = (E)		11,755	1,41,060		16,155			18,555	
GT payback			80,000			80,000			80,000
Retained Income:			61,060			1,13,860			1,42,660

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,41,060	1,93,860	2,22,660
1.3	Depreciation (Non cash item)	2,700	2,700	2,700
1.4	Opening Balance of Cash Surplus		38,380	1,54,940
	Total Cash Inflow	3,43,760	2,34,940	3,80,300
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan	25,380		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	3,05,380	80,000	80,000
3.0	Net Cash Surplus	38,380	1,54,940	3,00,300

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- ➤ Skilled & 8 Years of Experience
- Position of his store middle of Bazaar area.

WEAKNESS

- > Opponent in same areas
- > Lack of capital
- > Strike

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Fire
- > Theft





















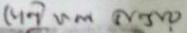








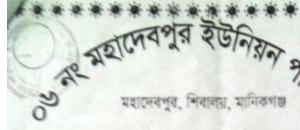


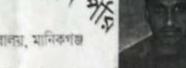






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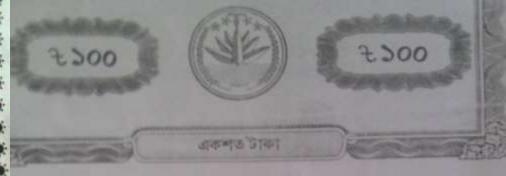
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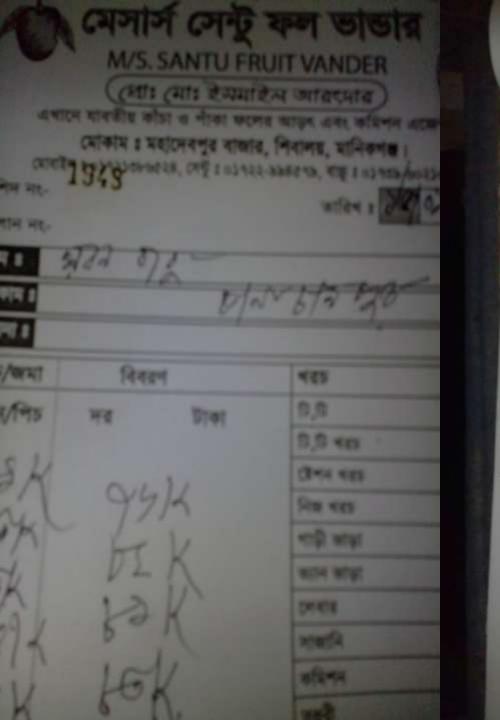
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Presented at 21st Internal Design Lab on 03rd November 2015 at GT

