M/S Ashraful Traders



Identified by- Sonia Sultana Verified by- Khalilur Rahman

Panchdona Unit Area 4 GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Masud
Age	•	01/01/1982 (34 Years)
Marital status	:	Married
Children	•	1 Son & 1 daughter
No. of siblings:	•	03 brothers and 02 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
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: : : :	N/A N/A N/A N/A
Education	:	Only can sign his name

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

Present Occupation	:	: Business (Thread and Coning)			
		- Thread Type: Gera and Lachi			
		- Collects raw materials from Sajeda Dying, Sourobh Textile, Akondo Textile and Rawa Textile			
		- Employment Creation-10 (Female-8, Male-2)			
		- Supplies products to Sonar Bangla Market, Narayangonj, Madhobdhi.			
Initial Investment	:	100,000 (self)			
Trade License		695-15/16			
Business Experience	:	15 years			
And Training Info	:	- Practical Training from Sinthia Textile Mill, Norsingdi and Hamid Fabric, Norsingdi			
Other Own/Family Sources of Income	:	Brothers have their separate businesses			
Other Own/Family Sources of Liabilities	:	N/A			
NU Contact Info		01923621115			
NU Project Source/Reference	:	GT Panchdona Unit , Narsingdi			

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank (GB) Since 1985. At first she took a loan of BDT 1000 from Grameen Bank. She invested the money in her husband's agricultural work. They gradually improved their living standard using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Ashraful Traders
Address/ Location	:	South Shilmandi, Panchdona, Narsingdi
Total Investment in BDT	:	4,50,000
Financing	:	Self BDT : 350,000 (from existing business) - 78% Required Investment BDT : 100,000 (as equity) - 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary		BDT 5,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Weight Machine: 01 Coning Machine: 03 Present Goods Items: (Details attached in Next slide)	5,000 225,000 1,20,000		350,000
Proposed Items (**): (Details attached in Next slide)		100,000	100,000
Total Capital	350,000	100,000	450,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Product name	Amount
Count 40- Cotton (300pcs *95 Tk)	28500
Count 50- Cotton (600pcs*100 Tk)	60000
Count 30- Cotton (500pcs*75 Tk)	37500
Total Present Stock	120000

Product Name	Amount
Coning Machine	1,00,000
Total:	100,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)			
Particulars	Monthly	Yearly		
Sales (A)	350000	4200000		
Less: Cost of sales (B)	280000	3360000		
Gross Profit 20% (A-B)= [C]	70,000	8,40,000		
Less: Operating Costs				
Electricity bill	4000	48000		
Mobile Bill	500	6000		
Salary from Business (Self)	5000	60000		
Employee 10	40000	480000		
Others	300	3600		
Non Cash Items:				
Depreciation Expenses	2000	24000		
Total Operating Cost (D)	51,800	6,21,600		
Net Profit (C-D):	18,200	2,18,400		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1	(BDT)	Year 2 (BDT)		Year 3 (BDT)	
1 articulars	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales (A)	400000	4800000	450000	5400000	550000	6600000
Less: Cost of Sales (B)	320000	3840000	360000	4320000	440000	5280000
Profit 15% (A-B)=(C)	80000	960000	90000	1080000	110000	1320000
Less operating cost:						
Electricity bill	4500	54000	4500	54000	6000	78000
Mobile Bill	500	6000	600	7200	700	8400
Salary- self	5000	60000	5000	60000	5000	60000
Employee 14	50000	600000	50000	600000	60000	720000
Others	300	3600	400	4800	500	6000
Depreciation Expenses	2084	25008	2084	25008	2084	25008
Total Operating Cost (F)	62384	748608	62584	751008	74284	891408
Net Profit =(E-F)	17616	211392	27416	328992	35716	428592
GT payback	40000		40000		40000	
Retained Income:	171392		288992		388592	

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	100000		
1.2	Net Profit	211392	328992	428592
1.3	Depreciation (Non cash item)	25008	25008	25008
1.4	Opening Balance of Cash Surplus		196400	510400
	Total Cash Inflow	336400	550400	964000
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Investment Pay Back (Incl. Ownership Transfer Fee)	40000	40000	40000
2.3	Payment of GB loan			
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	196400	510400	924000

SWOT Analysis

STRENGTH

- Skilled and experienced
- Quality services and Products
- Well Known Businessman
- Long standing relationship with Grameen Bank

WEAKNESS

- Lack of investment
- Availability of labor

OPPORTUNITIES

- More employment opportunity
- Expansion of Business

THREATS

- Competitors
- Political Unrest
- Theft













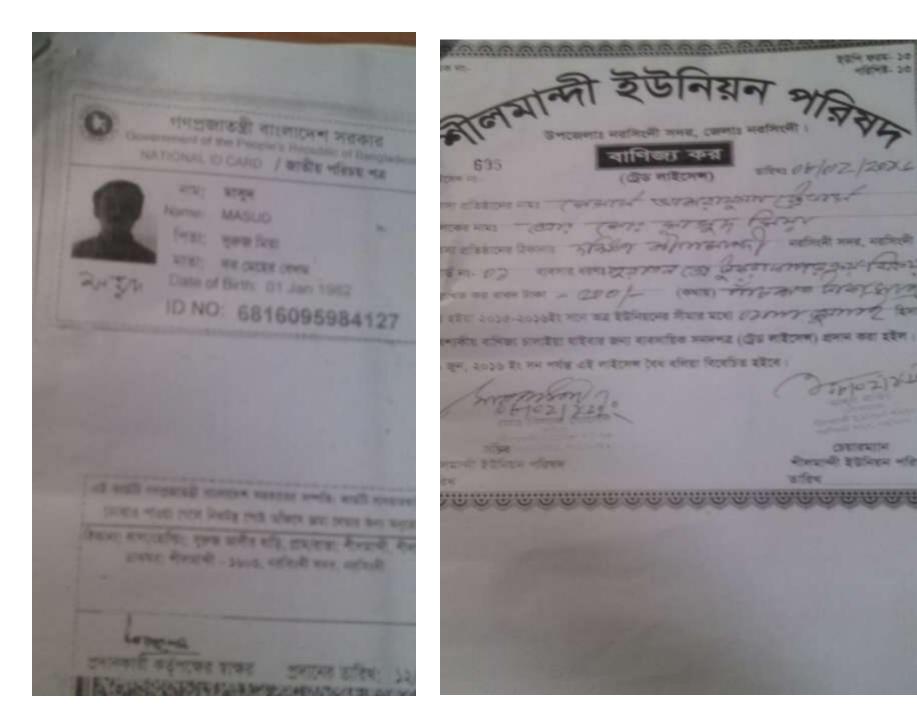


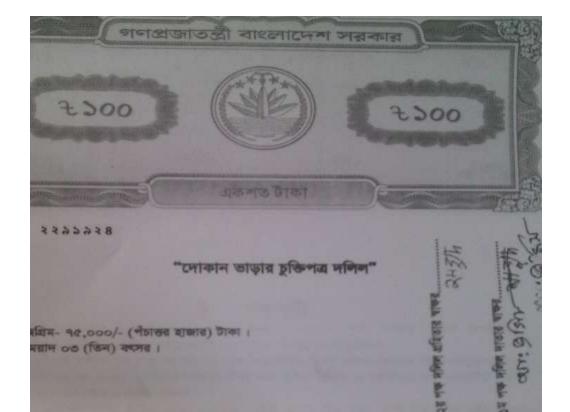












জসিম ভূইয়া , পিতা- মৃত হালান মাটার, সাং- দক্ষিণ শীলমানী, পোটাঃ পাঁচদোনা, থানা ও গাঃ নরসিংদী সদর, জেলাঃ নরসিংদী। পেশাঃ ব্যবসা, ধর্ম ঃ ইসলাম, জাতীয়তাঃ বাংলাদেশী।

त्थारम्युडिय नक् आणिक

মাসুদ, পিতা- সুরুজ মিয়া, সাং- শীলমান্দী, পোটঃ শীলমান্দী, থানা ও জেলাঃ নরসিংদী সদর, াঃ নরসিংদী। পেশাঃ ব্যবসা, ধর্ম ঃ ইসলাম, জাতীরতাঃ বাংলাদেশী।

.....২য় পক (ভাড়াটিয়া)

কক্ষশামর নামে শরণ করিয়া অত্র লোকান ভাড়ার চুক্তিপত্র দলিল বর্ণনা আরম্ভ করিলাম তু আমি ১ম পক্ষ নরসিংদীর জেলার নরসিংদী সদর থানাধীন শীলমান্দী হারান ভূইয়া মার্কে নি বস্থাধীকারী মালিক থাকিয়া এ বাবত কাল পরিচালনা করিয়া আসিতেছি । বর্তমানে আ পক্ষ মালিক নগদ টাকার বিশেষ নরকার বশত উক্ত লোকান ভাড়া দেওয়ার প্রস্তাব করিং

Presented at Open Design Lab on April 18, 2016

