Proposed NU Business Name: M/S RITU TRADING



Project identification and prepared by: Modon Kumar Biswis, Dakshinkhan Unit, Dhaka Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD ABBAS ALI			
Age	:	01-06-1983 (33 Y <i>ears)</i>			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	02 Douthers			
No. of siblings:	:	05 Brothers 02 Sisters			
Address	:	Vill: 41/1 Ainusbag P.O Dakshinkhan, P.S: Dakshinkhan, Dist: Dhaka			
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 ASMA BEGUM MD. SAMSUDDIN BEPARI Branch: Dakshinkhan, Centre # 74 (Female), Member ID: 6904, Group No: 06 Member since: 12-10-2008 (<i>08Years</i>) First Ioan: BDT 10,000 /-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Outstanding loan: Nill Father No No 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 & Skill	:	0 years of business experience.
Own Business and	:	10 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01881-013502
Family's Contact No.	:	01923-672930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

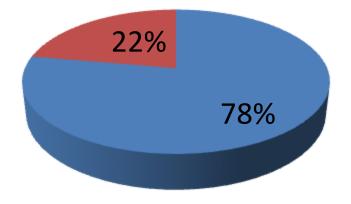
Proposed Nobin Udyokta Business Info						
Business Name	:	MS RITU TRADING				
Location	:	Dakshinkhan Bazar ,Dhaka				
Total Investment in BDT	:	BDT 4,50,000/-				
Financing	:	Self BDT 3,50,000/- (from existing business) 22% Required Investment BDT 1,00,000/- (as equity) 78%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	24 ft x 15 ft= 360 square ft				
Security of the shop	:	BDT 3,70,000				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Shari,Lungi,Chador,Three Peace,Than kapor, Readyment Garment, etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing three employee. The shop is rented. Collects goods from Gauchiya.Islampur, Dhaka. Agreed grace period is 3 months. 				

Existing	Business (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shari, Lungi,Three pice etc	7,500	225,000	2,700,000
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Shari, Lungi,Three pice etc	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000
Less. Fixed Expense			
Rent		7,000	84,000
Electricity Bill		1500	18,000
Transportation		3,000	36,000
Mobile Bill		500	6,000
Entertainment		1000	12,000
Salary (sttaf)		20,000	240,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		38,000	456,000
Net Profit (E) [C-D)		7,000	84,000

Investment Breakdown								
Particulars		Existing	5	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Shari	50	1500	75000	Shari	15	1500	22,500	97,500
Lungi	70	500	35000	Lungi	20	500	10,000	45,000
Chador	50	800	40000	Chador	15	800	12,000	52,000
Three Peace	50	850	42500	Three Peace	10	850	8,500	51,000
Than Kapor	500	70	35000	Than Kapor	10	70	700	35,700
Redymet Garmance	40	400	16000	Redymet	40	400	16,000	32,000
Borka	20	1500	45000	Garmance	<u>го</u>	F00	25.000	70,000
DUIKa	30	1500	45000	Pant Peace	50	500	25,000	70,000
Gamsa	200	150	30000				0	30,000
Pant Peace	50	500	25000				0	25,000
Others			6500	Others			5,300	11,800
Total			350,000				100,000	450,000

Source of Finance

Entrepreneur's contibution 350000 Investor's Investment 100000 Total 450000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shari, Lungi,Three pice etc	8,500	255,000	3,060,000	3,213,000	3,373,650
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
Shari, Lungi,Three pice etc	6,800	204,000	2,448,000	2,570,400	2,698,920
Total variable Expense (B)	6,800	204,000	2,448,000	2,570,400	2,698,920
Contribution Margin (CM) [C=(A-B)	1,700	51,000	612,000	642,600	674,730
Less. Fixed Expense					
Rent		7,000	84,000	84,000	84,000
Electricity Bill		1575	18,900	19,845	20,837
Transportation		3,300	39,600	41,580	43,659
Mobile Bill		600	7,200	7,560	7,938
Entertainment		1,000	12,000	12,600	13,230
Salary (sttaf)		20,000	240,000	252,000	264,600
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		38,475	461,700	477,585	494,264
Net Profit (E) [C-D)		12,525	150,300	165,015	180,466
Investment Payback			40,000	40,000	40,000

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

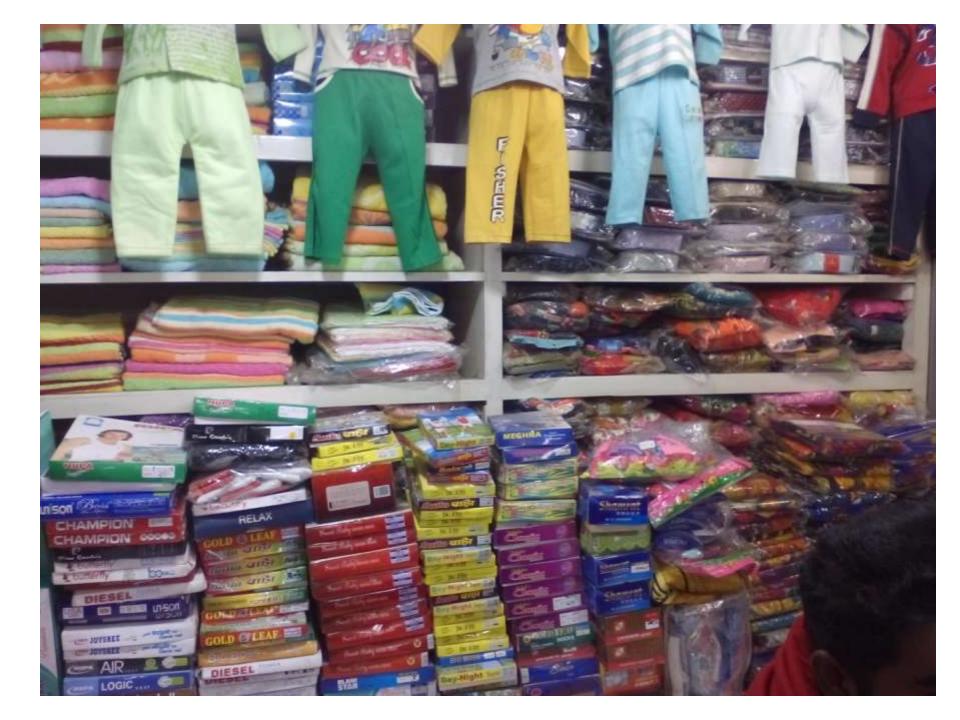
<i>SI #</i>	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	150,300	165,015	180,466
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		110,300	235,315
	Total Cash Inflow	250,300	275,315	415,781
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40.000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	110,300	235,315	375,781



STRENGTH Employment: Self: 01 Family:0 Others:03 Experience & Skill : 10 Years Own Business :10 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures

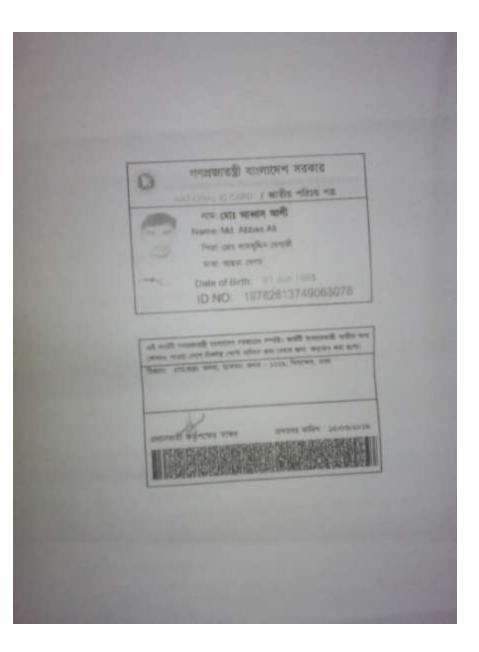












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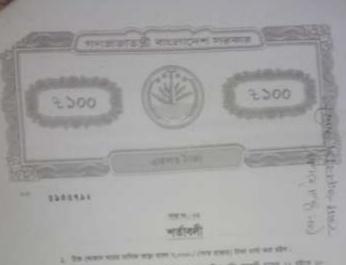
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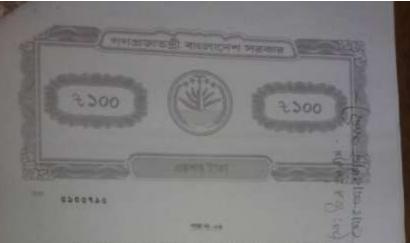


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FAMILY PICTURE