

Proposed NU Business Name: **MS ARIF TRADERS**



Project identification and prepared by: Md. Sahjamal sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISLAM
Age	:	10-09-1987(27 Year)
Education, till to date	:	MSC
Marital status	:	Unarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Boro rangamatia . P.O: Dhokrakul , P.S: Puthia, 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	:	MST. SUJIA BEGUM
(iii) Father's name	:	MD . SHAHAB UDDIN
(iv) GB member's info	:	Branch: Shilmaria Puthia ,Centre # 100(Female), Member ID: 8578/2, Group No: 04 Member since: 1995 (20 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: 9780
(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 5 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-350803
Fother's Contact No.	:	01755-162817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SUJIA BEGUM joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ARIF TRADERS
Location	:	Harugati bajar, Puthia,Rajshahi.
Total Investment in BDT	:	BDT 112,000/-
Financing	:	Self BDT 62,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	BDT -/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

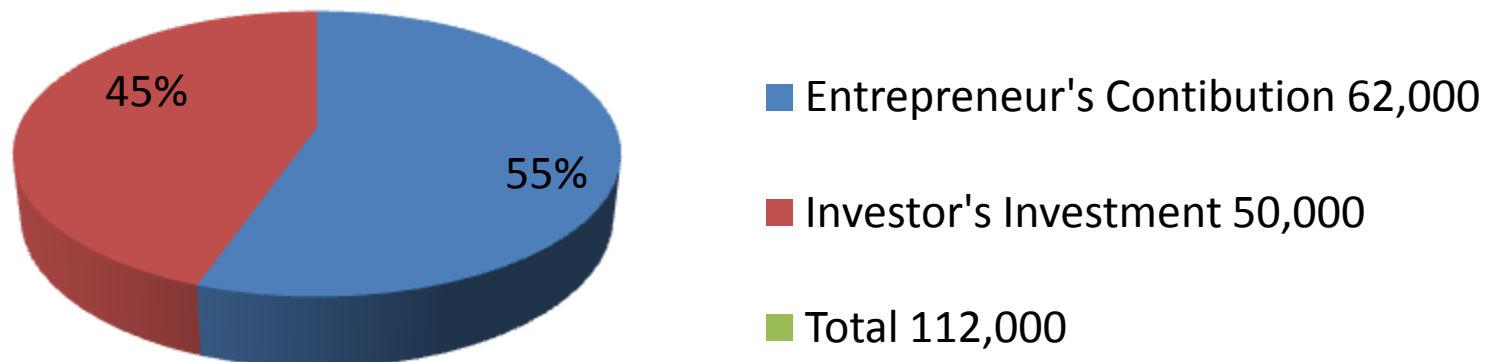
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1080,000
Total Sales (A)	3,000	90,000	1080,000
Less. Variable Expense			
Grocery Item	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Rent			
Electricity Bill		250	3,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		100	1,200
Transportation		1,500	18,000
Guard		100	1,200
Bank Charge		100	1,200
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		3,550	42,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (15x1,400)	21,000	20,000	41,000
Flower (5x850)	4,000	10,000	14,000
Kohl (3x2,500)	7,500		7,500
Broiler feed (10x2,200)	22,000	10,000	32,000
Broken rice (3x1,100)	3,000		3,000
Vushi (3x1,500)	4,500	10,000	14,500
Total	62,000	50,000	112,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,000	150,000	1800,000	1890,000
Total Sales (A)	5,000	150,000	1800,000	1890,000
Less. Variable Expense				
Grocery Item	44,00	132,000	1584,000	1663,200
Total variable Expense (B)	44,00	132,000	1584,000	1663,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent				
Electricity Bill		400	4,800	5,040
Mobile Bill		300	3,600	3,780
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	2,520
Transportation		2,000	24,000	25,200
Guard		100	1,200	1,200
Bank Charge		100	1,200	1,200
Total Fixed Cost		8,100	97,200	98,940
Net Profit (E) [C-D]		9,900	118,800	127,860
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow0		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	118,800	127,860
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		88,800
	Total Cash Inflow	168,800	216,660
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	88,800	186,660

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



GSTAR RAW
UENI

DESHBANDHU SUGAR

গোছার গোছার (পপুলাৰ)





