

Proposed NU Business Name: **SAYMA TRADERS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IBRAHIM KHALIL
Age	:	11-03-1988 (29 Years)
Education, till to date	:	Daowra (Hadith), Clss V
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Kandina P.O: Karinda P.S: Tangail, Dist: Tangail.
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 SHAKHINA
(iii) Father's name	:	MD BORHAN UDDIN
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 27 (Female), Member ID: 1881 , Group No: 02 Member since: 1998 (03 Years) First loan: BDT 3000 Taka.
Further Information:		Existing loan: BDT 4000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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.)	:	None
Business Experiences and Training Info	:	years experience in running business. He has Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-715060
Family's Contact No.	:	01724-215262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit,Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHAKHINA Joined Grameen Bank Since 03 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	SAYMA TRADERS
Location	:	Mohastan Baazar, Along with Rangpur Dinajpur Road
Total Investment in BDT	:	BDT 610000
Financing	:	Self BDT 530000 (from existing business) 87% Required Investment BDT 80000 (as equity) 13 %
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 12 ft= 180 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice etc.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employees.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

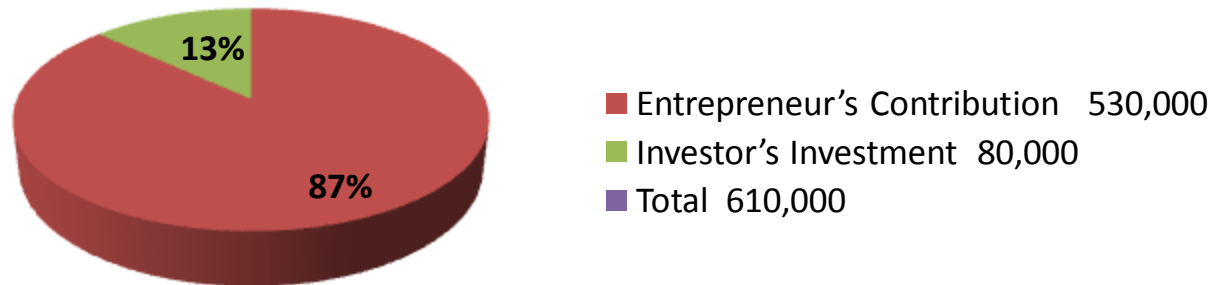
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice	17000	510000	6120000
Total Sales (A)	17000	510000	6120000
Less Variable Expense			
Rice, Atta, Oil, Sugar, Husk etc.	16150	484500	5814000
Total variable Expense (B)	16,150	484500	5814000
Contribution Margin (CM) [C=(A-B)]	850	25500	306000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		150	1800
Transportation		5,000	60000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		500	6000
Guard		300	3600
Generator		250	3000
Mobile bill		300	3600
Total fixed cost (D)		16,500	198000
Net Profit (E)= [C-D]		9,000	108000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	250	2000	500,000	40	2,000	80,000	580,000
Security	1	30000	30,000	0	0	0	30,000
Total	251	0	530,000	40	0	80,000	610,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice, Atta, Oil, Sugar, Husk etc.	23000	690000	8280000	8694000	9128700
Total Sales (A)	23000	690000	8280000	8694000	9128700
Less Variable Expense					
Rice, Atta, Oil, Sugar, Husk etc.	21850	655500	7866000	8259300	8672265
Total variable Expense (B)	21,850	655500	7866000	8259300	8672265
Contribution Margin (CM) [C=(A-B)	1,150	34500	414000	434700	456435
Less Variable Expense					
Rent		2,000	24000	24,000	24000
Electricity bill		300	3600	4100	4600
Transportation		5,400	64800	65,300	65800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		500	6000	6000	6000
Guard		300	3600	3600	3600
Generator		250	3000	3000	3000
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		17,150	202,800	203,900	205000
Net Profit (E)= [C-D]		17350	208200	230,800	251435
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	208,200	230,800	251435
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		176,200	375000
	Total Cash Inflow	288200	407000	626435
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	176,200	375000	594435

SWOT ANALYSIS

STRENGTH

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

Pictures









FAMILY PICTURE

