

Proposed NU Business Name: MS TARAJUL TRADERS



Project identification and prepared by: Ishak Chambugong
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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TARAJUL ISLAM
Age	:	01-01-1994 (23Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill: Keshorer Para, P.O: Shukhan Pukur , P.S: Gabtoli, Dist: Bogra
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. SHIRIN BEGUM
(iii) Father's name	:	MD. TUKU MIAH
(iv) GB member's info	:	Branch : Shonaray , Centre : 40(Female), Member ID: 3599, Group No: 06 Member since: 16-05-1989 (60 Years) First loan: BDT 5000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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. 5 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01737-593629
Family's Contact No.	:	01736-954381
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHIRIN BEGUM joined Grameen Bank since 6 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS TARAJUL TRADERS
Location	:	Shukhan Pukur, Bogra
Total Investment in BDT	:	BDT 152000/-
Financing	:	Self BDT 102000/- (from existing business) 67% Required Investment BDT 50000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 30 ft=750 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like rice .▪Average 10% gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪The shop is rented.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

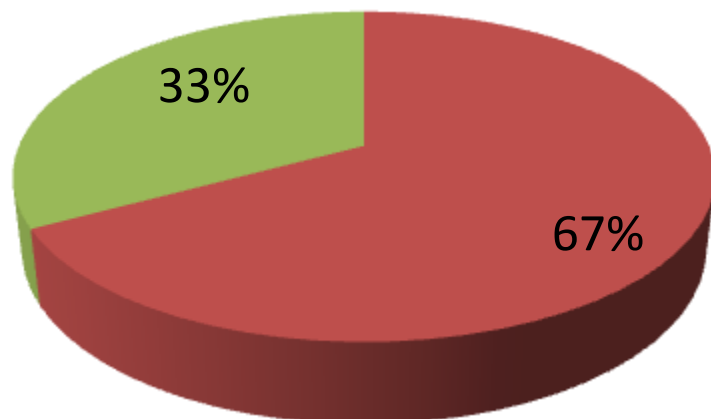
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Rice	2700	81000	972000
Total Variable exp. (B)	2700	81000	972000
Contribution Margin CM [C= (A-B)]	300	9000	108000
less fixed exp.			
Rent		1000	12000
Electricity bill		150	1800
Salary (self)		4000	48000
Mobile		300	3600
total fixed cost (D)		5450	65400
Net profit (E) [C-D]		3550	42600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	65	800	52,000			0	52,000
Peddy			0	62.5	800	50,000	50,000
Security			50,000				50,000
Total	65		102,000	62.5		50,000	152,000

Source of Finance



- Entrepreneur's Contribution 102,000
- Investor's Investment 50,000
- Total 152,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
less variable Expenses					
Rice	3600	108000	1296000	1360800	1428840
Total variable Expenses (B)	3600	108000	1296000	1360800	1428840
Contribution Margin (CM)= (A-B)	400	12000	144000	151200	158760
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		150	1800	1800	1800
Salary (self)		5000	60000	60000	60000
Mobile		400	4800	4800	4800
Total Fixed Cost		6550	78600	78600	78600
Net Profit (E) (C-D)		5450	65400	72600	80160
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	65,400	72,600	80160
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		45,400	98000
	Total Cash Inflow	115400	118000	178160
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	45,400	98000	158160

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

Pictures











FAMILY PICTURE

