

Proposed NU Business Name: M/S SARAH TRADAS

Project identification and prepared by :Eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SALIM MOLLA
Age	:	20/02/1984 (33 Years)
Education, till to date	:	hsc
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother 02 Sister
Address	:	Vill: vannra P.O: moucak, P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MIS:LAILI BAGOM
(iii) Father's name	:	ASADUZZAMAN
(iv) GB member's info	:	Branch: Mouchak vomi, Centre # 10/m (Female), Member ID:7887, Group No: 01 Member since: 02/06/1999-2017 (18Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 40000/-, Outstanding loan:
(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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845998028
Mother's Contact No.	:	01955927267
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MIS:LAILI BAGOM joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

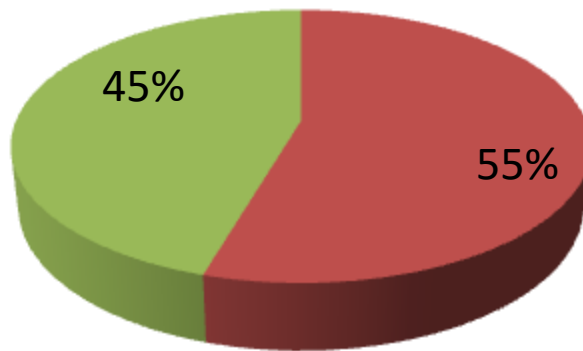
Business Name	:	M/S SARAH TRADAS
Location	:	Majhukan kaliakair
Total Investment in BDT	:	BDT 270,00,000/-
Financing	:	Self BDT 200,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run a shop like as herbal medicin▪ Average 20% gain on sales.▪ The business is operating by entrepreneur. Existing no employe.▪ Collects goods from Dahka .▪ The shop is rented.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Biskut painapal,alaci,stik,anargi,pinati,etc	2100	63000	756000
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			
Biskut,painapal,alaci,stik,anarji,pinati etc	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1200	14400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		10100	121200
Net Profit (E)= [C-D]		2500	30000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biskut painapal	50	400	20000				
Biskut stik	100	100	50000	100	500	50000	100000
Biskut horliks	150	300	45000	77	300	20000	65000
Biskut oval tin	120	200	24000				
anarji	150	350	52500				
alaci	10	400	4000				
pnati	13	350	4500				
			200000			70000	270000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8100	97200	98200	99230
Net Profit (E)= [C-D]		6300	75600	79380	83349
Investment Pay Back			10500	10500	10500

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	Total Cash Inflow	145600	134,980	198,329
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	10500	10500	10500
	Total Cash Outflow	80000	10500	10500
3	Net Cash Surplus	65600	124480	187829

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

FAMILY PICTURE