

Proposed NU Business Name: AL MODINA TRADERS



Project identification and prepared by: MD. Ataur Rahman
Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AB: RAZZAK RAJU
Age	:	18-08-1983 (34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Jadobpur P.O: Berbari P.S: Sokhipur Dist: Sokhipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BULBULI BEGUM
(iii) Father's name	:	MD. ABUL KALAM
(iv) GB member's info	:	Branch :Nakshal Centre 70 (Female), Member ID: 6126 , Group No: 03 Member since: 21-07-2004 (13Years) First loan: BDT 4000
Further Information:		Existing loan: BDT 5,000, Outstanding Loan: No
(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.)	:	yes
Business Experiences and Training Info	:	14 years experience in running business. 14 Years in own business She has 6 month training.
Other Own/Family Sources of Income	:	Dairy
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747630471
Family's Contact No.	:	01793356610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BULBULI BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

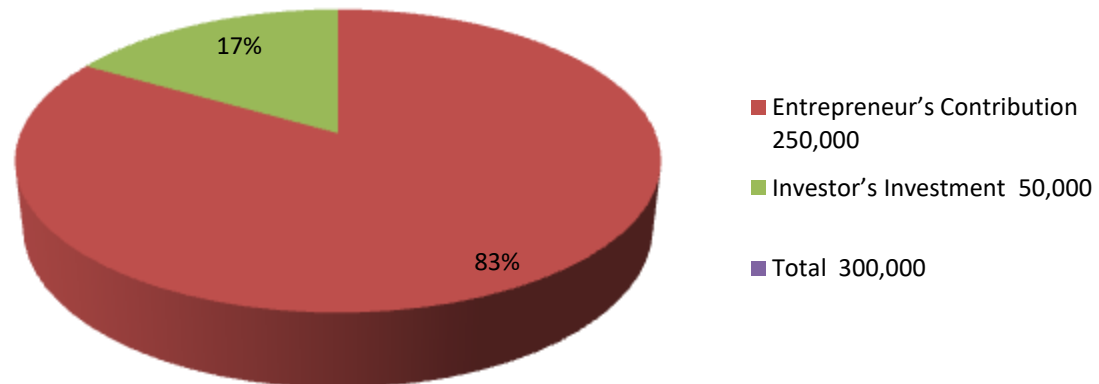
Business Name	:	AL MODINA TRADERS
Location	:	Nakshal Bazar
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20x 20 ft=400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –tin,tua,fit,e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 6 employee.▪The shop owned.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
tin,tua,fit,e.t.c	1900	57000	684000
	0	0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
tin,tua,fit,e.t.c	1425	42750	513000
Total Variable Expense	1425	42750	513000
Contribution Margin (CM) [C=(A-B)]	475	14250	171000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		2,500	30000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		1500	18000
Total Fixed Cost (D)		9700	116400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
tin,tua,fit,e.t.			240,000			50,000	290,000
Others			10,000			0	10,000
	0	0	250,000	0	0	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
tin,tua,fit,e.t.c	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
tin,tua,fit,e.t.c	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		2,500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		1500	18000	18100	18200
Total Fixed Cost (D)		9700	116400	118300	120275
Net Profit (E)= [C-D]		9050	108600	114030	119732
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	108,600	114030	119731.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88600	182630
	Total Cash Inflow	158,600	202,630	302,362
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	20,000	20,000
3	Net Cash Surplus	88,600	182,630	282,362

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14ears
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

