

A Nobin Udyokta Project

MS Salman Traders



Verified By: Md. Belayet Hossain
NU Identified and PP Prepared by :
Md. Saiful Islam



GRAMEEN TRUST

Presented by
Salman

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Salman
Age	:	30/12/1998 (19 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Two brothers and One sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Beauty Khatun
(iii) Father's name	:	Md. Fazlul Haque
(iv) GB member's info	:	Member since: 14/09/1996 Branch: Dadpur,Boalmari, Centre no.3/m, Group: 07 Loanee No. 1498 First loan: Tk. 5,000 Existing loan: Tk.0 Outstanding:Tk.0
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class: HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Medicine Business
Trade License Number	:	000007
Business Experiences	:	5 years
Other Own/Family Sources of Income	:	One Brother Business.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01852471891
NU Project Source/Reference	:	GT Boyalmari Office, Faridpur.



NU's mother has been a member of Grameen Bank (GB) Since 1996. At first her mother took a loan amount BDT 5,000 from Grameen Bank. She Invested the money in her husband's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	M/S Salman Traders
Address/ Location	:	Chiter Bazar, Boalmari, Faridpur
Total Investment in BDT	:	172,000/-
Financing	:	Self BDT : 122,000 (from existing business) -71 % Required Investment BDT : 50,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	1 month

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan-01:	2,000		
Furniture + Decoration:	18,000		
Present Goods Items (*) :	102,000		
Advance:	0		12,000
Proposed Items (**) :		50,000	50,000
Total Capital	122,000	50,000	172,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
সিনজেনটা-ভিরতাকো৪০ ডব্লিউজ	15,000
গবিক্রন , ক্যারাটে, প্রোক্লেম, পেগাসাস	15,000
টিল্ট ২৫০ ইসি, স্কোর ২৫০ইসি	10,000
ফিলিয়া৫২৫ এস ই, ভারটিমেক ০১৮ইসি	15,000
একতারা ২৫ ডব্লিউজ, ত্রুজার৭০ ডব্লিউএস	10,000
ম্যাগমা, বিংগো, প্রোটোজিম,থিয়োভিট	15,000
সিলিকা, রিফিট, হিংগো, লানির্যাট	12,000
অন্যান্য	10000
Total Present Stock Item	102000

Proposed Item

Product Name	Amount
সিনজেনটা-ভিরতাকো৪০ ডব্লিউজ	15,000
গবিক্রন , ক্যারাটে, প্রোক্লেম, পেগাসাস	15,000
টিল্ট ২৫০ ইসি, স্কোর ২৫০ইসি	10000
ফিলিয়া৫২৫ এস ই, ভারটিমেক ০১৮ইসি	10,000
Total Proposed Item	50,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)		130000	1560000
<i>Less: Cost of sale (B)</i>		104000	1248000
Gross Profit 20% (A-B)= [C]		26000	312000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Mobile		500	6,000
Present salary -own		9,000	108,000
Night Guard		200	2400
Shop Rent		0	0
TL Fee, + others		700	8400
<i>Non Cash Item:</i>			
Depreciation Expenses(20,000*10%)		167	2000
<i>Total Operating Cost (F)</i>		11067	132804
Net Profit (C-D):		14933	179196

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		150000	1800000		165000	1980000
<i>Less: Cost of Sale (B)</i>		120000	1440000		132000	1584000
Gross Profit (A-B)=C20%		30000	360000		33000	396000
Less operating cost :						
Electricity bill		600	7,200		700	8,400
Mobile Bill		500	6000		600	7200
Proposed Salary- Self		9,000	10800		9000	108,000
Night Gourd		200	2400		250	3000
Shop Rent		0	0		0	0
TL and others		500	6000		600	7200
Non Cash Item:						
Depreciation (20,000*10%)		167	2000		167	2000
Total Operating Cost (D)		10967	131604		11317	135804
Net Profit =(C-D)		19033	228396		21683	260196
GT payback		30000			30000	
Retained Income:		198396			230196	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	228396	260196
1.3	Depreciation (Non cash item)	2000	2000
1.4	Opening Balance of Cash Surplus	0	200396
	Total Cash Inflow	280396	462592
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	200396	432592



STRENGTH

- Skill and experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



Photograph



Photograph



Photograph



Photograph



Photograph



Photograph











গ্রামীণ ব্যাংক

দাদপুর বোয়ালমারী শাখা

সহজ ঋণের পাশ বই

নাম

দেবী

ঋণী নং

১৪৯৮

গ্রুপ নং

০৭

কেন্দ্র নং

৩৫

কেন্দ্রের নাম

দাদপুর

বই ইস্যুর তারিখ

০৩/০৩/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর

