Proposed NU Business Name: **SARKAR RICE TRADING**



Project identification and prepared by: Md. Nurul Islam, Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	RAFIQUL ISLAM		
Age	:	14-11-1981 (34 <i>Years</i>)		
Education, till to date	:	M.Sc Pass		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	3 Brother		
Address	:	Vill: Kanchkura P.O: Kanchkura, P.S: Uttarkhan Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOST. SAPIA KHATUN LATE. MD AMIR UDDIN SARKER Branch: Dokshinkhan Uttara, Centre # 35 (Female), Member ID: 2467, Group No: 02 Member since: 23-12-1987 (23 Years) First loan:5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Elder Brother No No 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	:	Five years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Elder Brother's income (Business and House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-737904
Mother Contact No.	:	01943-423034, 01849-568056
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

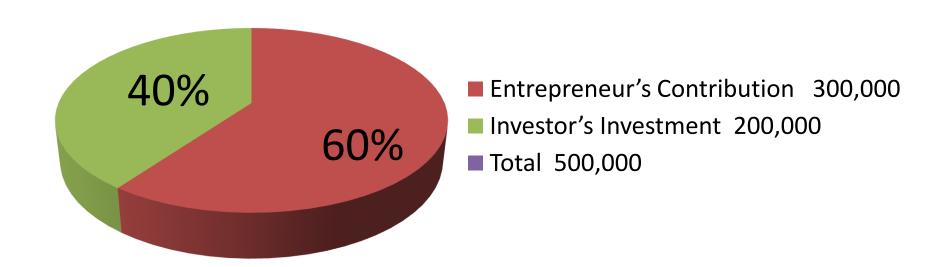
Most. Sapia Khatun is a member of Grameen Bank since 23 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info				
Business Name	:	SARKAR RICE TRADING		
Location	:	Kanchkura Bazaar, Uttarkhan, Dhaka		
Total Investment in BDT	:	BDT 5,00,000		
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%		
Present salary/drawings from business (estimates)	:	BDT 6,000		
Proposed Salary	:	BDT 6,000		
Size of shop	:	14 ft x 13 ft= 182 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc. Average 10% gain on sales. The business is operating by entrepreneur. Existing one employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Tongi bazaar. Agreed grace period is 4 months. 		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil,						
Washing powder, Chanachur, Cosmetics etc	8,000	240,000	2,880,000			
Total Sales (A)	8,000	240,000	2,880,000			
Less. Variable Expense						
Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil,						
Washing powder, Chanachur, Cosmetics etc	7,200	216,000	2,592,000			
Total variable Expense (B)	7,200	216,000	2,592,000			
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000			
Less. Fixed Expense						
Rent		1,500	18,000			
Electricity Bill		400	4,800			
Generator Bill		100	1,200			
Mobile Bill		100	1,200			
Transportation		3,000	36,000			
Salary (self)		6,000	72,000			
Salary (staff)		4,000	48,000			
Guard		100	1,200			
Entertainment		200	2,400			
Total fixed Cost (D)		15,400	184,800			
Net Profit (E) [C-D)		8,600	103,200			

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Rice,	1,10,000	1,50,000	2,60,000			
Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	90,000	50,000	1,40,000			
Security	1,00,000	-	1,00,000			
Total	3,00,000	2,00,000	5,00,000			

Source of Finance



F	Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Rice, Egg, Oil, Biscuit, Soap, Salt,						
Mustard oil, Washing powder,						
Chanachur, Cosmetics etc	13,000	390,000	4,680,000	4,914,000	5,159,700	
Total Sales (A)	13,000	390,000	4,680,000	4,914,000	5,159,700	
Less. Variable Expense						
Rice, Egg, Oil, Biscuit, Soap, Salt,						
Mustard oil, Washing powder,						
Chanachur, Cosmetics etc	11,700	351,000	4,212,000	4,422,600	4,643,730	
Total variable Expense (B)	11,700	351,000	4,212,000	4,422,600	4,643,730	
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	491,400	515,970	
Less. Fixed Expense						
Rent		1,500	18,000	18,000	18,000	
Electricity Bill		400	4,800	5,000	5,200	
Generator bill		100	1,200	1,500	1,800	
Mobile bill & SMS Monitoring		250	3,000	3,500	3,800	
Transportation		5,000	60,000	62,000	64,000	
Salary (self)		6,000	72,000	72,000	72,000	
Salary (staff)		7,000	84,000	84,000	84,000	
Entertainment		300	3,600	4,000	4,500	
Guard		100	1,200	1,500	1,800	
Total Fixed Cost		20,650	247,800	251,500	255,100	
Net Profit (E) [C-D)		18,350	220,200	239,900	260,870	
Investment Payback			80,000	80,000	80,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	220,200	239,900	260,870
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		140,200	300,100
	Total Cash Inflow	420,200	380,100	560,970
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	140,200	300,100	480,970

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

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

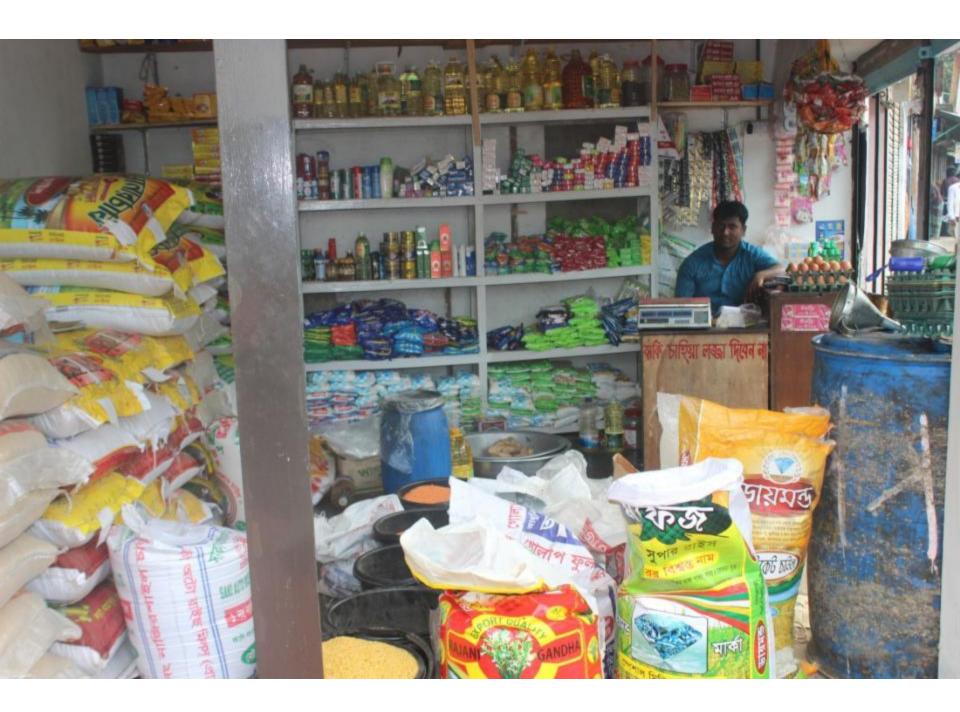
Fire

Political unrest

Pictures







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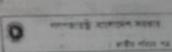
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