

Proposed NU Business Name: ZEDDA RICE TREDUS



Project identification and prepared by: Md.Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARMAN
Age	:	27-04-1999(18Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill: nagorvag P.O ;kukutiya, P.S: sreenagar, Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOYARA BEGUM
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Singpara, Centre # 35(Female), Member ID: 22478/1, Group No: 04 Member since: 10-03-1997(11Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-694951
Family's Contact No.	:	01867-864864
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOYARA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZEDDA RICE TREDUS
Location	:	Baroygaw bazar,sreenagar,munshigong.
Total Investment in BDT	:	BDT 223,000/-
Financing	:	Self BDT 173,000/- (from existing business)78 % Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 12 ft= 288 square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,sorisa etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

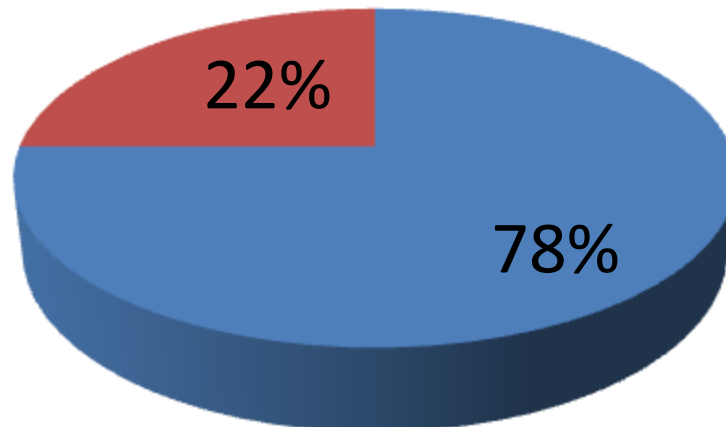
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,sorisa etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice,sorisa etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		250	3,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Gird		50	600
Mobile bill		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	10	2350	23,500		20	2350	50,000	93,500
muster	2000kg	75	150,000					150,000
Total			173,000				50,000	223,000

Source of Finance

■ Entrepreneur's contibution 173,000 ■ Investor's Investment 50,000 ■ Total 223,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice,sorisa etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Rice,sorisa etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		250	3,000	3,150	3,308
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Gird		50	600	600	600
Mobile bill		200	2,400	2,520	2,646
Total Fixed Cost		8,000	96,000	96,870	97,784
Net Profit (E) [C-D)		10,000	120,000	129,930	140,357
Investment Payback			2,000	2,000	2,000

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

Sl #	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	120,000	129,930	140,357
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,000	209,930
	Total Cash Inflow	170,000	229,930	350,287
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	100,000	209,930	330,287

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:01 Others:0
Experience & Skill : 04 Years
Own Business :03
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



PROVITA SUPER POWER GROWER FEED

100 kg

100 kg

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