

Proposed NU Business Name: **TOROFDER TRADERS**



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROKIBUL AMIN TOROBDER
Age	:	31-12-1991 (25 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill: Mohipur Colonee, P.O: Sherpur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LAVLY BEGUM <input type="checkbox"/>
(iii) Father's name	:	MD. RUHUL AMIN TOROBDER
(iv) GB member's info	:	Branch: Garidoho, Sherpur, Centre # 15(Female), Member ID: 7135; No:06 Member since: 05-07-2001 (15 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 24000/38000, Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Nil
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725088825
Mother's Contact No.	:	01736747969
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAVLY BEGUM joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOROFDAR TRADERS
Location	:	Mohipur colonee, Sherpur, Bogra
Total Investment in BDT	:	BDT 1,05,000/-
Financing	:	Self BDT 55,000/-(from existing business) 52% Required Investment BDT 50,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 14 ft= 252 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice, oil etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is owned.▪Collects goods from Sherpur.▪Agreed grace period is 3 months.

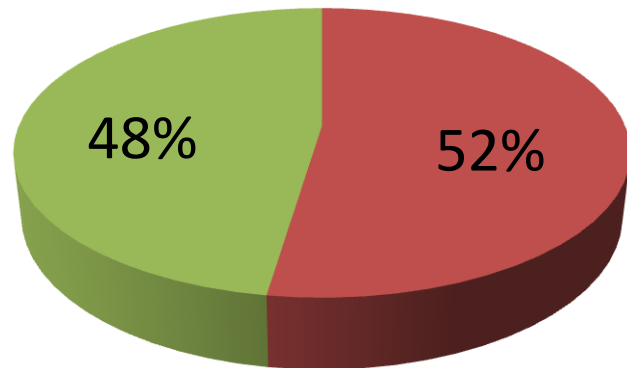
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,350	70,500	846,000
Total Sales (A)	2,350	70,500	846,000
Less. Variable Expense			
Grocery Item	1,998	59,925	719,100
Total variable Expense (B)	1,998	59,925	719,100
Contribution Margin (CM) [C=(A-B)]	353	10,575	126,900
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		200	2,400
Entertainment		200	2,400
Total fixed Cost (D)		5,900	66,000
Net Profit (E) [C-D]		4,675	60,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drinks, Biscuit	11,000	10,000	21,000
Rice, Pulse, Oil	10,000	10,000	20,000
Cosmetics	20,000	15,000	35,000
Stationery	4,000	5,000	9,000
Salt, Coil, Sugar, Noodle etc	10,000	10,000	20,000
Total	55,000	50,000	105,000

Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 50,000
- Total 105,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
Revenue (sales)				
Grocery Item	3,320	99,600	1,195,200	657,360
Total Sales (A)	3,320	99,600	1,195,200	657,360
Less. Variable Expense				
Grocery Item	2,822	84,660	1,015,920	558,756
Total variable Expense (B)	2,822	84,660	1,015,920	558,756
Contribution Margin (CM) [C=(A-B)]	498	14,940	179,280	98,604
Less. Fixed Expense				
Electricity Bill		200	2,400	1,200
Mobile Bill		400	4,800	2,400
Salary (self)		5,000	60,000	30,000
Transportation		400	4,800	2,400
Entertainment		200	2,400	1,200
Total Fixed Cost		6,200	74,400	37,200
Net Profit (E) [C-D]		8,740	104,880	61,404
Investment Payback			40,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	104,880	61,404
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		64,880
	Total Cash Inflow	154,880	126,284
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)	40,000	20,000
	Total Cash Outflow	90,000	20,000
3	Net Cash Surplus	64,880	106,284

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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











গ্রামীণ ব্যাংক

সাঁওতালী সড়ক পূর্ব শাখা


সহজ ঋণের পাশ বই

নাম: মোহন নাথানা বেঙ্গল
 ক্রমিক নং: ৭১৩৪
 গ্রুপ নং: ০৪
 পের নং: ১৭/১
 কেন্দ্রের নাম: গাইদহ মডেল
 এই ঋণের তারিখ: ১৭/১৫
 ঋণগ্রহণের তারিখ:

- ঋণের উদ্দেশ্য হল ঋণ গ্রহণ করা
 - ঋণের ফেরা কঠোরভাবে করা
 - ঋণের সুবিধা গ্রহণ করা
 - ঋণের সুবিধা গ্রহণ করা
 - ঋণের সুবিধা গ্রহণ করা
 - ঋণের সুবিধা গ্রহণ করা

নিম্নে স্বাক্ষর করা হল।
 সাক্ষরকারী: মোহন নাথানা বেঙ্গল
 স্বাক্ষর: - মোহন নাথানা
 স্বাক্ষর: - মোহন নাথানা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রকিবুল আমিন তরবদার
 Name: Md. Rakibul Amin Torabder
 পিতা: মোঃ রকিবুল আমিন তরবদার
 মাতা: মোছাঃ লার্ভী বেগম
 Date of Birth: 31 Dec 1991
 ID NO: 19911018826000005

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 ২নং গাড়ীদহ মডেল ইউনিয়ন পরিষদ
 উপজেলা : শেরপুর, জেলা : বগুড়া।
 ব্যবসা বৃত্তির জন্য লাইসেন্স
 ৫২৭/২০১৫-২০১৬ হে
 তারিখ : ১২/১০/১৫
 জমিক নং: 466
 উদ্দেশ্য: -
 ইউনিয়ন : গাড়ীদহ, উপজেলা : শেরপুর, জেলা : বগুড়া।

FAMILY PICTURE

