

Proposed NU Business Name: **SONALI TRADERS**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHARIFUL ISLAM
Age	:	01-04-1989 (27 Years)
Education, till to date	:	MA
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Sonalia, P.O: Korotia, P.S: Basail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FOJILA BEGUM
(iii) Father's name	:	MD. SAMSUL ALAM
(iv) GB member's info	:	Branch: Korotia tangail, Centre # 9(Female), Member ID: 2095, Group No: 03 Member since: 07-08-1998-2009 (10Years) First loan: BDT 10,000 Existing Loan: BDT NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	4 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.	:	01723-229122
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FOJILA BEGUM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

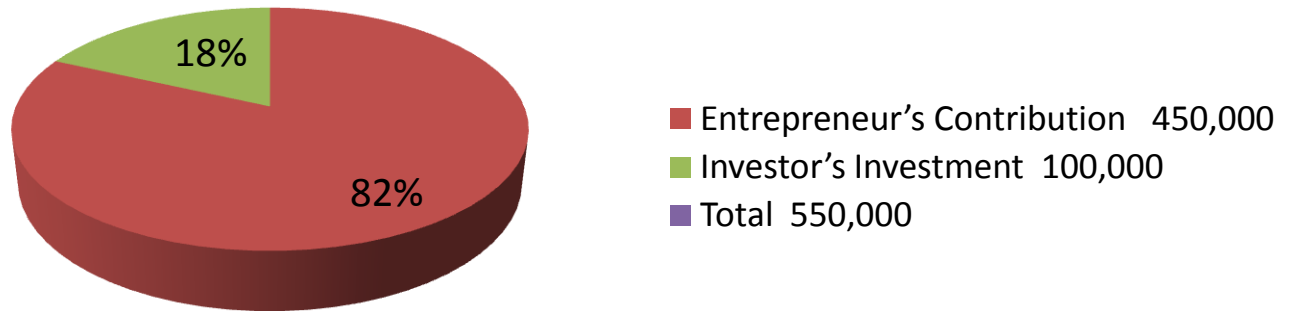
Business Name	:	SONALI TRADERS
Location	:	Samsul hak pouro market, Tangail
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 450,000/-(from existing business) 82% Required Investment BDT 1,00,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12ft= 144 square ft
Security of the shop	:	BDT 300000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloth Item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪Collects goods from Dhaka▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant, shirt, T shirt etc	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Pant, shirt, T shirt etc	2800	84000	1008000
Total variable Expense (B)	2,800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Rent		5,000	60000
Electricity bill		500	6000
Transportation		1,200	14400
Salary (self)		5000	60000
\Entertainment		500	6000
Guard		100	1200
Generator		100	1200
Mobile bill		500	6000
Total fixed cost (D)		12,800	153600
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown			
Particulars	Existing	Proposed	Total
Pant,shirt. T shirt, Panjabi	450,000	100,000	550000
	450,000	100,000	550000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Pant, shirt, T shirt etc	4900	147000	1764000	1852200
Total Sales (A)	4900	147000	1764000	1852200
Less Variable Expense				
Pant, shirt, T shirt etc	3920	117600	1411200	1481760
Total variable Expense (B)	3,920	117600	1411200	1481760
Contribution Margin (CM) [C=(A-B)	980	29400	352800	370440
Less Variable Expense				
Rent		5,000	60000	60,000
Electricity bill		700	8400	8600
Transportation		1,400	16,800	17,000
Salary (self)		5000	60000	60000
Entertainment		500	6000	6000
Guard		100	1200	1200
Generator		100	1200	1200
Mobile bill		500	6000	2600
Total fixed cost (D)		13,200	158,400	155,400
Net Profit (E)= [C-D]		16200	194400	215,040
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	194,400	215,040
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		134,400
	Total Cash Inflow	294400	349440
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	134,400	289440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

পাঞ্জাবী ক্যাশন























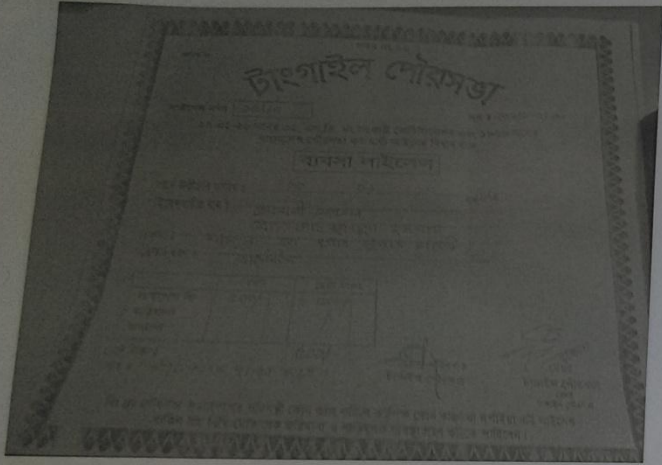
ବିଭାଗୀୟ ବିବରଣୀର ସମୀକ୍ଷା

୦୧/୧/୨୦୨୬ ସାମାନ୍ୟ

୧। ଲାଭ ଲେଖାଦିନ	= 620୯
୨। କାର୍ଯ୍ୟ ୨୪୦	= 22000
୩। ଲାଭ ୨୪୦	= ୧୫୦୯
୪। କାର୍ଯ୍ୟ ୨୪୫	= 600୯
୫। କାର୍ଯ୍ୟ ୨୪୫	= 820୯
୬। ଶୁଦ୍ଧ	= 260୯
୭. ଆର୍ଡି + କାର୍ଯ୍ୟ + ଲାଭ ଲେଖାଦିନ	= 600୯
୮. ଆ. ଲେଖାଦିନ + ଆର୍ଡି	= 960
୯. କାର୍ଯ୍ୟ = ୨୮	= ୧୦୦୯
୧୦. କାର୍ଯ୍ୟ ୨୮	୧୦୦୯
୧୧. ଶୁଦ୍ଧ ୨୮	୨60୯
୧୨. ଲାଭ ଲେଖାଦିନ + ଲାଭ ଲେଖାଦିନ	୨୨୦୯
୧୩. ଆର୍ଡି ୨୮	820୯
୧୪. ଆ. ଲେଖାଦିନ ୨୮	600୯
୧୫. କାର୍ଯ୍ୟ ଲେଖାଦିନ ୨୮	200୯
୧୬. ଲେଖାଦିନ ଲେଖାଦିନ ୨୮	200୯
୧୭. ଲେଖାଦିନ ୨୮	260୯
୧୮. କାର୍ଯ୍ୟ + ଆର୍ଡି + ଲେଖାଦିନ	= 900୯
୧୯. ଲାଭ ୨୪୫	= ୧୦୦୯
୨୦. କାର୍ଯ୍ୟ ୨୮	= 850୯
୨୧. କାର୍ଯ୍ୟ ୨୮, ଲାଭ ଲେଖାଦିନ ୨୮, କାର୍ଯ୍ୟ ଶୁଦ୍ଧ =	2600୯
୨୨. ଲାଭ ଲେଖାଦିନ ଲେଖାଦିନ	= 290୯
୨୩। ଲେଖାଦିନ	= 600୯
୨୪। ଲେଖାଦିନ	= 220୯
୨୫. ଆର୍ଡି B. ୨୮	= 260୯
୨୬. କାର୍ଯ୍ୟ ଲେଖାଦିନ	= 400୯

ବିଭାଗୀୟ ବିବରଣୀର ସମୀକ୍ଷା

୧। କାର୍ଯ୍ୟ ୨୮	→ 2800୯
୨। ଲେଖାଦିନ ଲେଖାଦିନ ୨୮	= 600୯
୩। ଲେଖାଦିନ ୨୪୫	= 260୯
୪। ଲେଖାଦିନ ୨୪୫	= 600୯
	= 2000୯



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

নাম: মোঃ শরিফুল ইসলাম
 Name: MD SHARIFUL ISLAM
 পিতা: মেরু শামসুল আলম
 মাতা: ফজিলা বেগম
 Date of Birth: 01 Apr 1989
 ID NO: 9310947227772

১৯৭৪ সালের সরকারের সনদটি, জাতীয় পরিচয়কার্ড বাতিল করা
 হলে পুরনো পরিচয় পত্রটি অস্বীকার করা হবে।
 এ কার্ডের ব্যয়: ১৯০০ টাকা।

শেখের হাটের প্রদানের তারিখ: ১৯/০৯/২০০৯

করটিয়া, টাঙ্গাইল শাখা
 গ্রামীণ ব্যাংক

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, জনাব/জনাবা... সৌদিয়া বেগম
 তিনি গ্রামীণ ব্যাংক করটিয়া টাঙ্গাইল শাখার কেন্দ্র নং ৯/৯ গ্রুপ
 নং ০৬ স্বাধী নং ২৬৯৬ একজন নিয়মিত সদস্য ছিলেন। তিনি ০৭/০৫/২০১৬
 তারিখে গ্রুপে যোগদান করেন এবং ০৬-০৬-২০০৯ তারিখে গ্রুপ ত্যাগ করেন। তার
 নিয়মিত কিস্তি ছিল।

আমি তাহার সর্বাপ্রীণ মঙ্গল কামনা করি।

[Signature]
 প্রধানকার
 গ্রামীণ ব্যাংক
 করটিয়া, টাঙ্গাইল শাখা
 টাঙ্গাইল।

FAMILY PICTURE