Proposed NU Business Name: M S KUSAR TRADERS

Project identification and prepared by: Mominur Rahaman
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman

**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	**MD: KUSAR AHEMED**
Age	:	25-05-1989 (28 Y*ears)*
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Brother 04 Sisters
Address	:	Vill:Gagzpara ,P.O:Uttir khan ,P.S: Uttir khan , Dist: Dhaka

Parent's and GB related Info

(i) Who is GB member	:	Mother ✓ Father ☐
(ii) Mother's name	:	Amena Begum
(iii) Father's name	:	Md: Seraj Uddin
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 23 (Female),
		Member ID: 2843 , Group No: 03
		Member since: 24-05-2098 *(17 Years)*
		First loan: BDT = 3,000 /-
Further Information:		Outstanding loan:=70000/-
(v) Who pays GB loan installment	:	Mother
(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	:	0 years of business experience.
Own Business and	:	0 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839-778333
Family's Contact No.	:	01915-804836
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena Begum joined Grameen Bank since 17 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

|		
Business Name	:	MS Kusar Ahemed
Location	:	Balurmate ,Uttorkhan ,Dhaka
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 300,000/- (from existing business) 60% Required Investment BDT 200,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12ft x 10ft= 120 square ft
Security of the shop	:	BDT 40,000
Implementation	:	▪The business is planned to be scaled up by investment in existing goods like; Led TV, Monitor, Fan, Mobail, etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Tongi. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics Product	3,500	105,000	1,260,000
	0	0	0
Total Sales (A)	**3,500**	**105,000**	**1,260,000**
Less. Variable Expense			
Electronics Product	2,800	84,000	1,008,000
Total variable Expense (B)	**2,800**	**84,000**	**1,008,000**
Contribution Margin (CM) [C=(A-B)	**700**	**21,000**	**252,000**
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		700	8,400
Transportation		1,000	12,000
Mobile Bill		700	8,400
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		**13,400**	**160,800**
Net Profit (E) [C-D]		**7,600**	**91,200**

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Fridge	2	23000	46000	Fridge	3	23000	69,000	115,000
Tali	3	2000	6000	Tali	3	2000	6,000	12,000
Mobail	25	1500	37500	Mobail	10	1500	15,000	52,500
Malti plag	20	200	4000	Malti plag	12	200	2,400	6,400
Filter	10	1600	16000	Filter	10	1600	16,000	32,000
Led Monitor	6	12000	72000	Led Monitor	5	12000	60,000	132,000
Rice coker	6	1400	8400	Rice coker	6	1400	8,400	16,800
Fan	15	1500	22500	Fan	10	1500	15,000	37,500
Iron	5	1100	5500	Iron	5	1100	5,500	11,000
Security Advance			40000		0	0	0	0
Others			42100	Others			2,700	44,800
Total			**300,000**				**200,000**	500,000

Source of Finance

■ Entrepreneur's contibution 300000   ■ Investor's Investment 200000
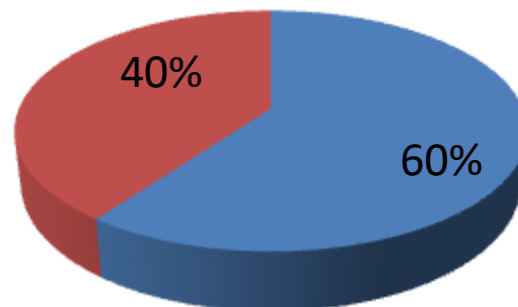
Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electronics Product	4,500	135,000	1,620,000	1,701,000	1,786,050
0		0	0	0	0
Total Sales (A)	**4,500**	**135,000**	**1,620,000**	**1,701,000**	**1,786,050**
Less. Variable Expense					
Electronics Product	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	**3,600**	**108,000**	**1,296,000**	**1,360,800**	**1,428,840**
Contribution Margin (CM) [C=(A-B)	**900**	**27,000**	**324,000**	**340,200**	**357,210**
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		840	10,080	10,584	11,113
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		**13,675**	**164,100**	**166,005**	**168,005**
Net Profit (E) [C-D]		**13,325**	**159,900**	**174,195**	**189,205**
Investment Payback			**80,000**	**80,000**	**80,000**

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	200,000		
1.2	Net Profit	159,900	174,195	189,205
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		79,900	174,095
	Total Cash Inflow	**359,900**	**254,095**	**363,300**
2	**Cash Outflow**			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	**280,000**	**80,000**	**80,000**
3	**Net Cash Surplus**	**79,900**	**174,095**	**283,300**

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business :06 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

ABLE BLENDER

National ID Card — ID NO: 19862619676115247

জাতীয় পরিচয় পত্র — ID NO: 2619976115247

| শর্তাবলী |

গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম	আশুমনি
ঋণী নং	২৭৪৫
গ্রুপ নং	০৬
কেন্দ্র নং	২৩২
কেন্দ্রের নাম	
বই ইস্যুর তারিখ	
শাখা ব্যবস্থাপকের স্বাক্ষর	

যে কোন পদক্ষেপ গ্রহণের পূর্বে গ্রাহক প্রদান করিবেন।

Uttarkhan Union Parishad

FAMILY PICTURE