

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



Project identification and prepared by: Orjun Kumar Shill,
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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Rafiqul Islam
Age	:	15-02-1980 (37 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers
Address	:	Vill:Poradia ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Safia Khatun
(iii) Father's name	:	Late Amin Uddin Sarker
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 24 (Female), Member ID: 3672 , Group No: 03 Member since: 03-08-1997 (20 Years) First loan: BDT = 2500 /- Last Loan=100,000/- Outstanding loan:= Nill
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-737904
Family's Contact No.	:	01933-340871
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Safia Khatun joined Grameen Bank since 20 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Sarker Rice Trading
Location	:	Kanchkura Bazer,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 1000,000/-
Financing	:	Self BDT 650,000/- (from existing business) 65% Required Investment BDT 350,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Dal,Oil,Sugar,Milk etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing Two employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

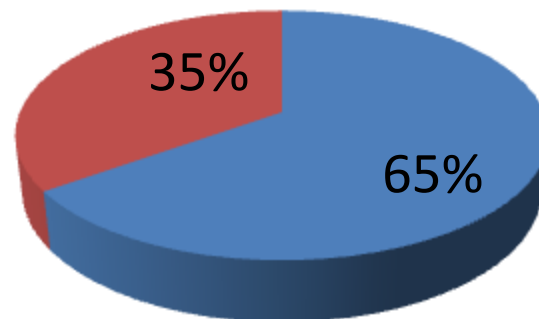
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grosary Iteam	6,200	186,000	2,232,000
	0	0	0
Total Sales (A)	6,200	186,000	2,232,000
Less. Variable Expense			
Grosary Iteam	4,960	148,800	1,785,600
Total variable Expense (B)	4,960	148,800	1,785,600
Contribution Margin (CM) [C=(A-B)]	1,240	37,200	446,400
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		800	9,600
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		15,000	180,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		29,800	357,600
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	50	2850	142500	Rice	30	2850	85500	228,000
Pulse	20	4200	84000	Pulse	10	4200	42000	126,000
Onion	15	3000	45000	Onion	12	3000	36000	81,000
Ada	10	2000	20000	Ada	10	2000	20000	40,000
Garlic	5	1400	7000	Garlic	5	1400	7000	14,000
Potato	20	1000	20000	Potato	10	1000	10000	30,000
Oil	5	15800	79000	Oil	3	15800	47400	126,400
Poltry Food	10	2200	22000	Poltry Food	20	2200	44000	66,000
Milk	20	1950	39000	Milk	20	1950	39000	78,000
Advanced Security	1	150000	150000				0	150,000
Others			41500	Others			19,100	60,600
Total			650,000				350,000	1,000,000

Source of Finance

■ Entrepreneur's contibution 650000 ■ Investor's Investment 350000 ■ Total 1000000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grosary Iteam	7,000	210,000	2,520,000	2,646,000	2,778,300
0	0	0	0	0	0
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Grosary Iteam	5,600	168,000	2,016,000	2,116,800	2,222,640
Total variable Expense (B)	5,600	168,000	2,016,000	2,116,800	2,222,640
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		840	10,080	10,584	11,113
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		15000	180,000	189,000	198,450
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		29,890	358,680	368,814	379,455
Net Profit (E) [C-D]		12,110	145,320	160,386	176,205
Investment Payback			140,000	140,000	140,000

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	350,000		
1.2	Net Profit	145,320	160,386	176,205
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		5,320	25,706
	Total Cash Inflow	495,320	165,706	201,911
2	Cash Outflow			
2.1	Purchase of Product	350,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
	Total Cash Outflow	490,000	140,000	140,000
3	Net Cash Surplus	5,320	25,706	61,911

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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

সরকারি রাইস ডেপো



14 12 2017

শরকারি টেলিকম

সাইকাই ডাইচ ট্রেডিং

শেখ হাসিনা সরকার
স্বাস্থ্য ও পরিবার কল্যাণ
বিভাগ
জাতীয় পরিবার কল্যাণ
সংস্থ



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FAMILY PICTURE

