

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



Project identification and prepared by: Md. Nurul Islam,
Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAFIQUL ISLAM
Age	:	14-11-1981 (34 Years)
Education, till to date	:	M.Sc Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother
Address	:	Vill: Kanchkura P.O: Kanchkura, P.S: Uttarkhan 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	:	MOST. SAPIA KHATUN
(iii) Father's name	:	LATE. MD AMIR UDDIN SARKER
(iv) GB member's info	:	Branch: Dokshinkhan Uttara , Centre # 35 (Female), Member ID: 2467, Group No: 02 Member since: 23-12-1987 (23 Years) First loan:5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Elder 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 and Training Info	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Elder Brother's income (Business and House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-737904
Mother Contact No.	:	01943-423034, 01849-568056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Sapia Khatun is a member of Grameen Bank since 23 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SARKAR RICE TRADING
Location	:	Kanchkura Bazaar, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	14 ft x 13 ft= 182 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tongi bazaar.▪Agreed grace period is 4 months.

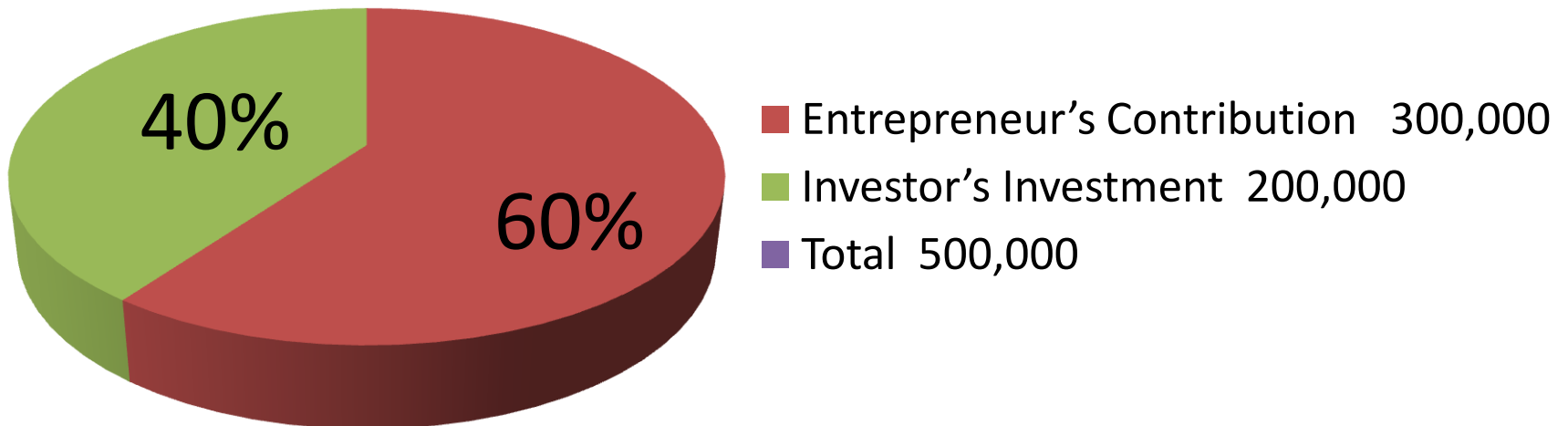
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	7,200	216,000	2,592,000
Total variable Expense (B)	7,200	216,000	2,592,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		400	4,800
Generator Bill		100	1,200
Mobile Bill		100	1,200
Transportation		3,000	36,000
Salary (self)		6,000	72,000
Salary (staff)		4,000	48,000
Guard		100	1,200
Entertainment		200	2,400
Total fixed Cost (D)		15,400	184,800
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice,	1,10,000	1,50,000	2,60,000
Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	90,000	50,000	1,40,000
Security	1,00,000	-	1,00,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	13,000	390,000	4,680,000	4,914,000	5,159,700
Total Sales (A)	13,000	390,000	4,680,000	4,914,000	5,159,700
Less. Variable Expense					
Rice, Egg, Oil, Biscuit, Soap, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	11,700	351,000	4,212,000	4,422,600	4,643,730
Total variable Expense (B)	11,700	351,000	4,212,000	4,422,600	4,643,730
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		400	4,800	5,000	5,200
Generator bill		100	1,200	1,500	1,800
Mobile bill & SMS Monitoring		250	3,000	3,500	3,800
Transportation		5,000	60,000	62,000	64,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		7,000	84,000	84,000	84,000
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,800
Total Fixed Cost		20,650	247,800	251,500	255,100
Net Profit (E) [C-D)		18,350	220,200	239,900	260,870
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	220,200	239,900	260,870
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		140,200	300,100
	Total Cash Inflow	420,200	380,100	560,970
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	140,200	300,100	480,970

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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





বাল্য
পাই
ও
খুচ
বিভ্র
করা



সরকারি রাইচ ট্রেডিং

শ্রোঃ মোঃ রফিকুল ইসলাম
কাঁচকুড়া বাজার, উত্তরখান, ঢাকা
মোবাইলঃ ০১৯২৯৭৩৭৯০৪



সরকারি রাইচ

ট্রেডিং

শেখ রফিকুল ইসলাম
এখানে চাল বিক্রয় করা হয়।
কিন্তু এখানে শুধুমাত্র সরকারি চাল বিক্রয় করা হয়।
স্বাগতম।
স্বাধীনতা সড়ক
ফোন : ০১৯১১৭০১১০৪







FAMILY PICTURE

