

Proposed NU Business Name: **SUMON TRADERS**



Project identification and prepared by: Md. Shohidul Islam,
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mamman Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAKIBUL ISLAM SUMON
Age	:	09.12.1988(27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Mirkamari, P.O: Choumohoni, P.S: Motihar, Dist: Rajshahi
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. ROWSHAN ARA BEGUM
(iii) Father's name	:	MD. AKKAS ALI
(iv) GB member's info	:	Branch: Yousufpur Charghata, Centre # 11(Female), Member ID: 1616, Group No: 03 Member since: - (11Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 3000
(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	:	10 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.	:	01739282005
Mother's Contact No.	:	01738113672
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROWSHAN ARA BEGUM joined Grameen Bank since 11 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	:	SUMON TRADERS
Location	:	Katakhali, Poba, Rajshahi
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 155,000/-(from existing business) 61% Required Investment BDT 100,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft= 225square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cattle Feed etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Agreed grace period is 3 months.

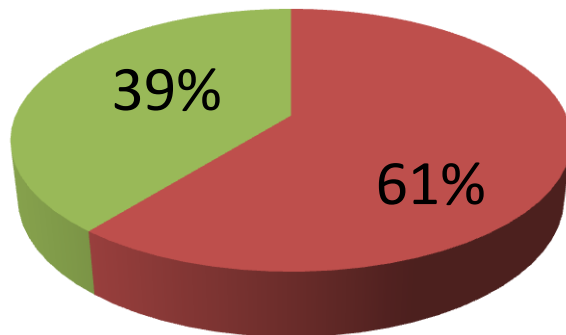
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Feed	5,500	165,000	1,980,000
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Feed	4,950	148,500	1,782,000
Total variable Expense (B)	4,950	148,500	1,782,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Mobile Bill		600	7,200
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Guard		100	1,200
Total fixed Cost (D)		9,400	27,600
Net Profit (E) [C-D]		7,100	170,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow Feed (70 x 600)	42,000	56,000	98,000
Bran (12 x 1000)	12,000	26,000	38,000
Khoil (4 x 2500)	10,000	0	10,000
Wheat Bran (5 x 1350)	6,000	12,800	18,800
Polish Rice	5,000	5,200	10,200
veterinary	80,000	0	80,000
Total	155,000	100,000	255,000

Source of Finance



- Entrepreneur's Contribution 155,000
- Investor's Investment 100,000
- Total 255,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Feed	8,500	255,000	3,060,000	3,213,000
Total Sales (A)	8,500	255,000	3,060,000	3,213,000
Less. Variable Expense				
Feed	7,650	229,500	2,754,000	2,891,700
Total variable Expense (B)	7,650	229,500	2,754,000	2,891,700
Contribution Margin (CM) [C=(A-B)]	850	25,500	306,000	321,300
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		200	2,400	3,000
Mobile Bill		700	8,400	9,500
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	32,000
Guard		100	1,200	1,500
Total Fixed Cost		10,000	120,000	124,000
Net Profit (E) [C-D]		15,500	186,000	197,300
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	186,000	197,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		126,000
	Total Cash Inflow	286,000	323,300
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	126,000	263,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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





A man with a beard and glasses, wearing a white polo shirt with a blue horizontal stripe and blue trousers, stands in the center of the room. He is wearing blue sandals.

Stacks of white sacks, likely containing grain or flour, are piled up against the back wall of the room.

Stacked boxes include Kinnows (KINNOW'S) and Citrus (CITRUS Quality New Seed). A yellow bucket is placed next to them.

A large red and white box labeled TANGRIM APPLE is visible in the foreground on the right.

A large, dark brown stain is visible on the floor in the foreground, possibly from a spill.

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কাটাখালী পৌরসভা কার্যালয়

মতিহার রাজশাহী

1837

লাইসেন্স নং -

ক্রমিক নং

তাং ২৭/১০/১৮

ট্রেড লাইসেন্স

ব্যবসা বাণিজ্য ও বৃত্তির জন্য ১৯৭৭ সনের পৌর অধ্যাদেশ এর ৫৪ ধারা প্রযোজ্য।

ব্যবসা প্রতিষ্ঠানের নাম : গামর বটভাড়া
 মিস্টা. রাফিকুল ইসলাম
 স্বত্বাধিকারীর নাম :
 ঠিকানা : কাটাখালী বাজারে, মতিহার, রাজশাহী
 হোল্ডিং নং :
 ব্যবসার প্রকৃতি :

ট্রেড লাইসেন্স ফি :

(ক) বকেয়া : ২০১৪-২০১৫ খিঃ
 (খ) চলতি : ২০১৫-২০১৬ খিঃ

টাকা ৬০০/-
 টাকা ৬০০/-

স্বাক্ষর

মহানির্বাহক : মিসেস শাহীন সফাতনা জং- মুক্ত অফিসের
 কাটাখালী বাজার, পোস্ত শ্যামসুর, থানা- মতিহার- রাজশাহী।

অফিস : মোঃ রাফিকুল ইসলাম সুমন পিতা- মোঃ অ
 সাহ মিরকামাতি, পোস্ত টেমুহনী
 থানা- মতিহার, জেলা- রাজশাহী।

অনি (মালিক), আমার কাটাখালী

(কথায়)

বর্ধিত শর্তাবলী পালন সাধ

স্বাক্ষর
 ২৬/১০/১৮
 মোঃ রাফিকুল ইসলাম সুমন
 ১৬/১০/১৮
 মোঃ রাফিকুল ইসলাম সুমন
 ১৬/১০/১৮

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

নাম: মোঃ রাফিকুল ইসলাম (সুমন)
 Name: Md. Rakibul Islam (Sumon)
 পিতা: মোঃ আক্কাব আলী
 Date of Birth: 09 Dec 1988
 ID NO: 8112547864714



গ্রামীণ
 পেনশন
 সঞ্চয়

নাম :
 হিসাব নং :

FAMILY PICTURE

