

## Proposed NU Business Name: **SULTANA RICE AGENCY**



Project identification and prepared by: Asif Ister,  
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SHUKUR ALI</b>
Age	:	04/09/1988 ( 28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Kolma-01, P.O: Dairy Firm, P.S: Savar, 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	:	<b>SULTANA BEGUM</b>
(iii) Father's name	:	<b>MD. MOFIZ UDDIN</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 11(Female), Member ID: 1261, Group No: 01 Member since: 08-08-2001/10 ( 10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Four years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-508444
Mother's Contact No.	:	01831-041767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SULTANA BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair & business.

## Proposed Nobin Udyokta Business Info

Business Name	:	SULTANA RICE AGENCY
Location	:	Kolma-01, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,75,000/-
Financing	:	Self BDT 2,25,000 (from existing business) 60% Required Investment BDT 1,50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 0/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice.</li> <li>▪Average 12% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪He is doing his business in own place.</li> <li>▪Collects goods from Dhamrai.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

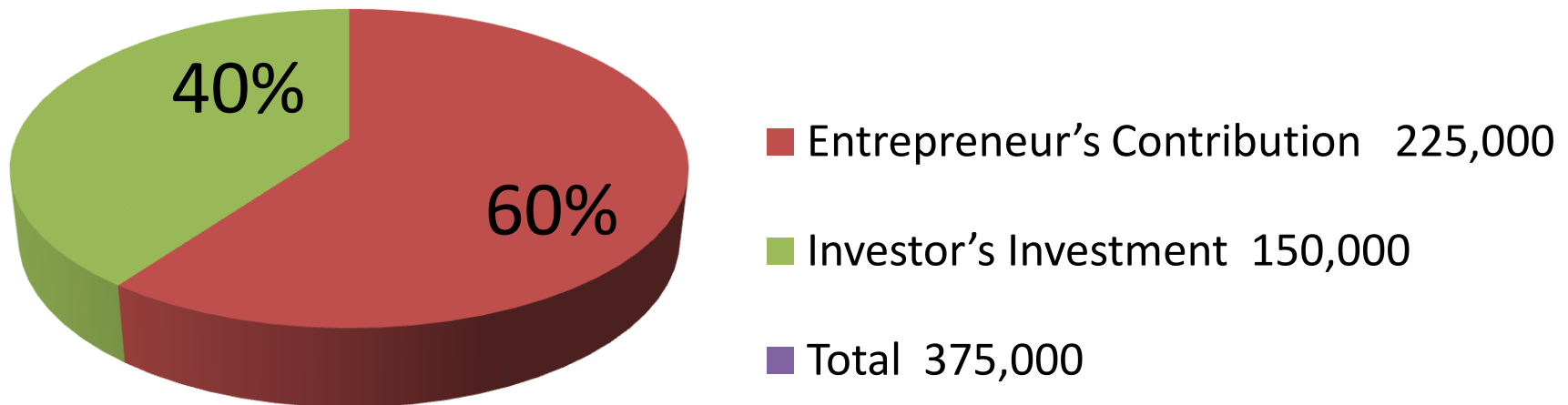
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice item	4,000	1,20,000	14,40,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>1,20,000</b>	<b>14,40,000</b>
<b>Less. Variable Expense</b>			
Rice item	3,520	1,05,600	12,67,200
<b>Total variable Expense (B)</b>	<b>3,520</b>	<b>1,05,600</b>	<b>12,67,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>1,72,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,000	12,000
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>76,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (150 x 1500)	2,25,000	1,50,000	3,75,000
<b>Total</b>	<b>2,25,000</b>	<b>1,50,000</b>	<b>3,75,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
<b>Revenue (sales)</b>				
Grocery item	5,700	1,17,000	20,52,000	21,54,600
<b>Total Sales (A)</b>	<b>5,700</b>	<b>1,17,000</b>	<b>20,52,000</b>	<b>21,54,600</b>
<b>Less. Variable Expense</b>				
Grocery item	5,016	1,50,480	18,05,760	18,96,048
<b>Total variable Expense (B)</b>	<b>5,016</b>	<b>1,50,480</b>	<b>18,05,760</b>	<b>18,96,048</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>684</b>	<b>20,520</b>	<b>2,46,240</b>	<b>2,58,552</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		1,000	12,000	12,100
Transportation		1,200	14,400	14,500
Mobile Bill		600	7,200	7,300
Entertainment		600	7,200	7,300
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>8,400</b>	<b>1,00,800</b>	<b>1,01,200</b>
<b>Net Profit (E) [C-D]</b>		<b>12,120</b>	<b>1,45,440</b>	<b>1,57,352</b>
<b>Investment Payback</b>			<b>1,20,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,45,440	1,57,352
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		25,440
	<b>Total Cash Inflow</b>	<b>2,95,440</b>	<b>1,82,792</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	60,000
	<b>Total Cash Outflow</b>	<b>2,70,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>25,440</b>	<b>1,22,792</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kolma-01, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





শিমুল তলা সুখার মার্কেট  
নিচ তলা (তিতাস গ্যাস অফিসের পাশে)  
মোবাইল : ০১৯৫৩-১৪৬৬৯৬



শিখান নং - ১১  
শিমুল তলা সুখার মার্কেট  
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# FAMILY PICTURE

