

Proposed NU Business Name: **APURBA TRADERS**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAMAN KUMAR GHOSH
Age	:	13-6-1981 (34 Years 4 Months)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Satbariya, P.O: Satbariya, P.S: Puthiya, 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	:	AROTI RANI GHOSH
(iii) Father's name	:	SHYAMOL GHOSH
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 06(Female), Member ID: 1353/2, Group No: 03 Member since: Since 1997 (04Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 37900
(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 and Training Info	:	8 years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718584421
Mother's Contact No.	:	01740313413
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARTI RANI GHOSH joined Grameen Bank since 04years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

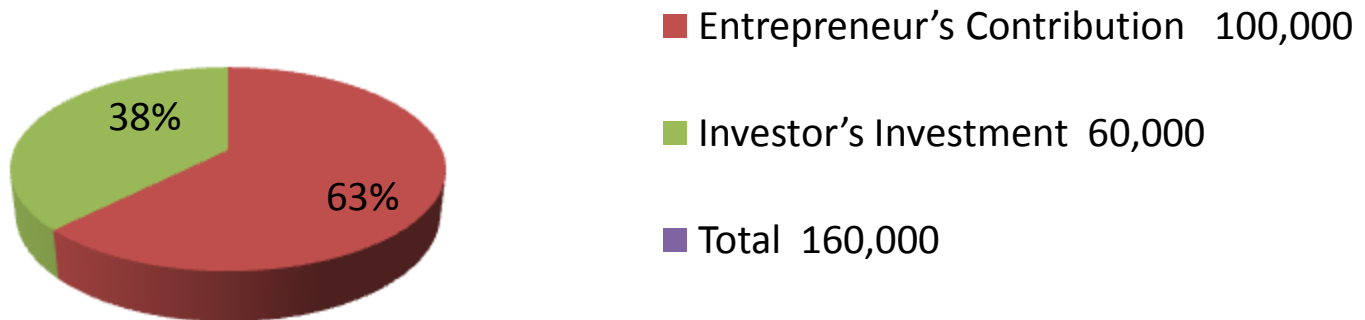
Business Name	:	APURBA TRADERS
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100000/-(from existing business) 68% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice,Fish feed,Bran etc	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Rice,Fish feed,Bran etc	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Guard		100	1200
Mobile bill		200	2400
Total fixed cost (D)		7,800	93600
Net Profit (E)= [C-D]		7,200	86400

Investment Breakdown			
Particulars	Existing	Proposed	Total
Rice	22,500	10,000	32500
Fish feed	14,000	20,000	34000
Bran	22,500	30,000	52500
Oil cake	31,000	0	31000
Broken rice	10,000	0	10000
	100,000	60,000	160000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice,Fish feed,Bran etc	7500	225000	2700000	2835000
Total Sales (A)	7500	225000	2700000	2835000
Less Variable Expense				
Rice,Fish feed,Bran etc	6750	202500	2430000	2551500
Total variable Expense (B)	6,750	202500	2430000	2551500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Electricity bill		700	8400	8600
Transportation		2,500	30,000	31,000
Salary (Self)		5000	60000	60000
Guard		100	1200	1200
Mobile bill		300	3600	3800
Total fixed cost (D)		8,500	102,000	103,400
Net Profit (E)= [C-D]		14000	168000	180,100
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	168,000	180,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,000
	Total Cash Inflow	228000	312100
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	132,000	276100

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

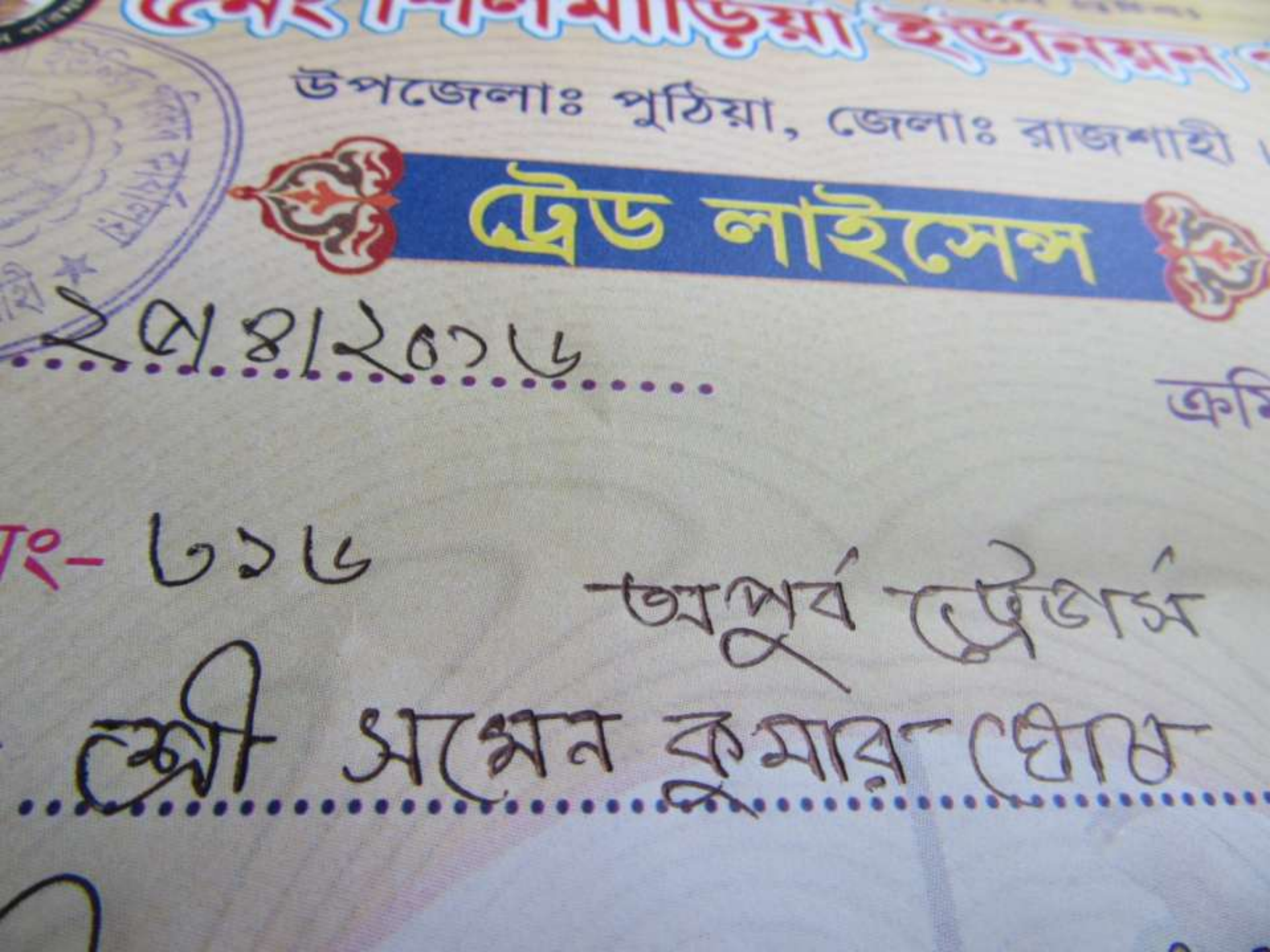
Theft
Fire
Political unrest

Pictures









স্বদেশী শিল্পাভিযান হুজুর্নিয়ন

উপজেলাঃ পুঠিয়া, জেলাঃ রাজশাহী



ট্রেড লাইসেন্স



২০৪১/২০১৬

ক্রমিক

নং- ৬১৬

অপূর্ব ট্রেডার্স

শ্রী অশ্বেন কুমার ঘোষ

FAMILY PICTURE

