

Proposed NU Business Name: **SWAPAN TRADERS**



Project identification and prepared by: MD Shahidul islam
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HASIBUR RAHMAN
Age	:	07-10-1995 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother
Address	:	Vill: Anupampur , P.O: Charghat, P.S: Charghat , 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 MERUN NESA
(iii) Father's name	:	MD HAFIZUR RAHMAN
(iv) GB member's info	:	Branch: Charghat, Centre # 50 (Male), Member ID: 9616, Group No: 09 Member since: 02-05-2013 (03 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 40000/- Outstanding loan: BDT 14280/-
(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	:	10 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-918313
Mother's Contact No.	:	01773-470282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MERUN NESHA joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SWAPAN TRADERS
Location	:	Char Ghat
Total Investment in BDT	:	BDT 186,000/-
Financing	:	Self BDT 136,000 (from existing business) 73% Required Investment BDT 50,000 (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap, Shampoo, Mastered oil, Soft drinks etc.▪ 15 % gain on sales▪The shop is rented.▪The business is being operated by entrepreneur. Existing no employee.▪Collects goods from Company agents.▪Agreed grace period is 3 months.

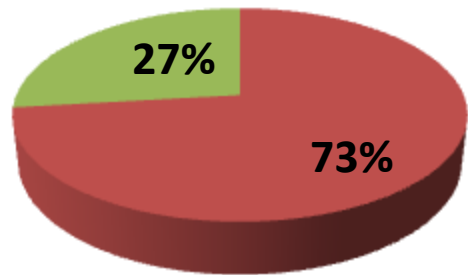
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soap, Shampoo, Mastered oil, Soft drinks etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Soap, Shampoo, Mastered oil, Soft drinks etc.	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Bank charge		100	1200
Guard		100	1200
Mobile bill		200	2400
Total fixed cost (D)		7,300	87600
Net Profit (E)= [C-D]		8,450	101400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Soap	76	31	2,356	1	10,000	10,000	12,356
Powder Soap	1	1250	1,250	1	5000	5,000	6,250
Spices	1	4000	4,000	1	10000	10,000	14,000
Shampoo	32	350	11,200	1	5000	5,000	16,200
Oil	15	200	3,000	1	5000	5,000	8,000
Mastered oil	7	100	700	1	5000	5,000	5,700
Exercise book	1	1200	1,200	1	10000	10,000	11,200
Paste	1	800	800		0	0	800
Drinks	15	660	9,900	0	0	0	9,900
Salt	1	250	250	0	0	0	250
Shampoo	1	1344	1,344	0	0	0	1,344
Security	1	100000	100,000	0	0	0	100,000
	152	0	136,000	7	0	50,000	186,000

Source of Finance



- Entrepreneur's Contribution 136,000
- Investor's Investment 50,000
- Total 186,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Soap, Shampoo, Mastered oil, Soft drinks etc.	5200	156000	1872000	1965600	2063880
Total Sales (A)	5200	156000	1872000	1965600	2063880
Less Variable Expense					
Soap, Shampoo, Mastered oil, Soft drinks etc.	4420	132600	1591200	1670760	1754298
Total variable Expense (B)	4,420	132600	1591200	1670760	1754298
Contribution Margin (CM) [C=(A-B)	780	23400	280800	294840	309582
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		300	3600	5000	5000
Transportation		500	6,000	8600	8600
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Bank charge		100	1200	1200	1200
Guard		100	1200	1200	1200
Mobile bill		200	2400	3700	3700
Total fixed cost (D)		7,300	87,600	92,900	92900
Net Profit (E)= [C-D]		16100	193200	201,940	216682
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	193,200	201,940	216682
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		173,200	355140
	Total Cash Inflow	243200	375140	571822
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	173,200	355140	551822

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; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

