

Proposed NU Business Name: **RAHAT TRADERS**



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Chagal naiya,feni

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOTAHER HOSSAIN
Age	:	06/03/1983 (34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	05 Brother 01 Sisters
Address	:	Vill: Horipur, P.O: Horipur, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Taherer nesa
(iii) Father's name	:	Abu Taher
(iv) GB member's info	:	Branch: Pathan nager, Centre # 24/(Female), Member ID:1243, Group No: 02 Member since: 05-07-2006-2012 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-247400
Mother's Contact No.	:	01820-068857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TAHERER NESHA joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

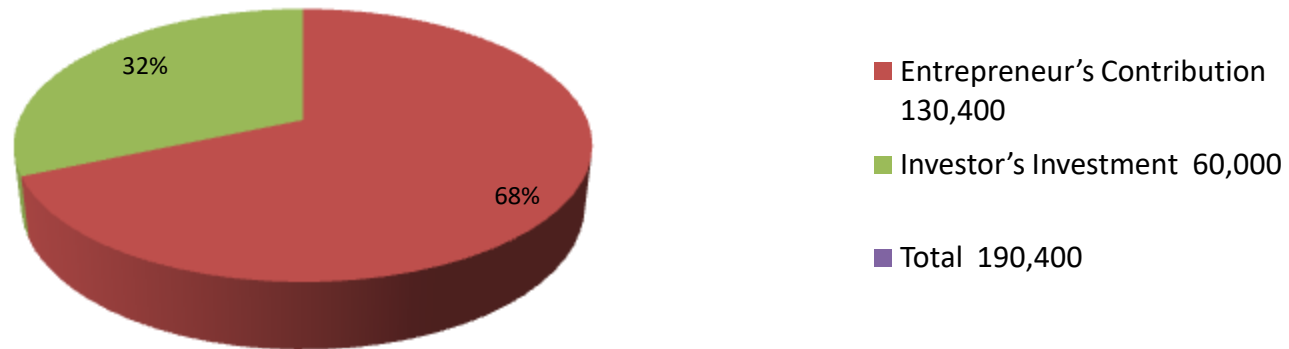
Business Name	:	RAHAT TRADERS
Location	:	Reju mia Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 190,400/-
Financing	:	Self BDT 1,30400/- (from existing business) 83% Required Investment BDT,60,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft. = 250 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Energy biscuit. cake, Motor, Chanachur ,Horlicks, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Energy biscuit. cake, Motor, Chanachur , Horlicks, etc	3300	99000	1188000
	0	0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
Energy biscuit. cake, Motor, Chanachur , Horlicks, etc	2805	84150	1009800
Total Variable Expense	2805	84150	1009800
Contributon Margin (CM) [C=(A-B)]	495	14850	178200
Less Fixed Expense			
Rent		1700	20400
Electric Bill		250	3000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10750	129000
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy biscuit	10,400	13,000	23,400
Cake	11,520	14,400	25,920
Motor	15,360	30,720	46,080
Chanachur	24,000	0	24,000
Milk meri	9,200	0	9,200
Coconut	9,600	0	9,600
Horlicks	10,320	0	10,320
Others	20,000	1,880	21,880
		0	0
Total	130,400	60,000	190,400



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Energy biscuit. cake, Motor, Chanachur , Horlicks, etc	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
Energy biscuit. cake, Motor, Chanachur , Horlicks, etc	3230	96900	1162800	1220940	1281987
Total Variable Expense	3230	96900	1162800	1220940	1281987
Contributon Margin (CM) [C=(A-B)]	570	17100	205200	215460	226233
Less Fixed Expense					
Rent		1700	20400	20400	20400
Electric Bill		250	3000	3300	3600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10750	129000	129580	130169
Net Profit (E)= [C-D]		6350	76200	80010	84011
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	76,200	80010	84010.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52200	108210
	Total Cash Inflow	136,200	132,210	192,221
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	52,200	108,210	168,221

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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