

Proposed NU Business Name: **M/S ROKON TRADERS**



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Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SABBIR AHMED ROKON |
| Age | : | 25-10-1999 (18 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 2 Brothers |
| Address | : | Vill: Chotolbaid, P.O: Korotiapara; P.S: Shakhipur, Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | SUJIA AKTER |
| (iii) Father's name | : | MD. HARUN AR RASHID |
| (iv) GB member's info | : | Branch: Chotolbaid, Centre # 44 (Male), Member ID: 3477/1, Group No: 02 Member since: 02/05/2002-2017 (15 Years) First loan: BDT 10,000/- |
| Further Information: | | Existing loan: 300,000 /- Outstanding loan: BDT 95,600/- |
| (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.) | : | No |
| Business Experiences and Training Info | : | 10 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01703-902530 |
| Family's Contact No. | : | 01740-945406 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

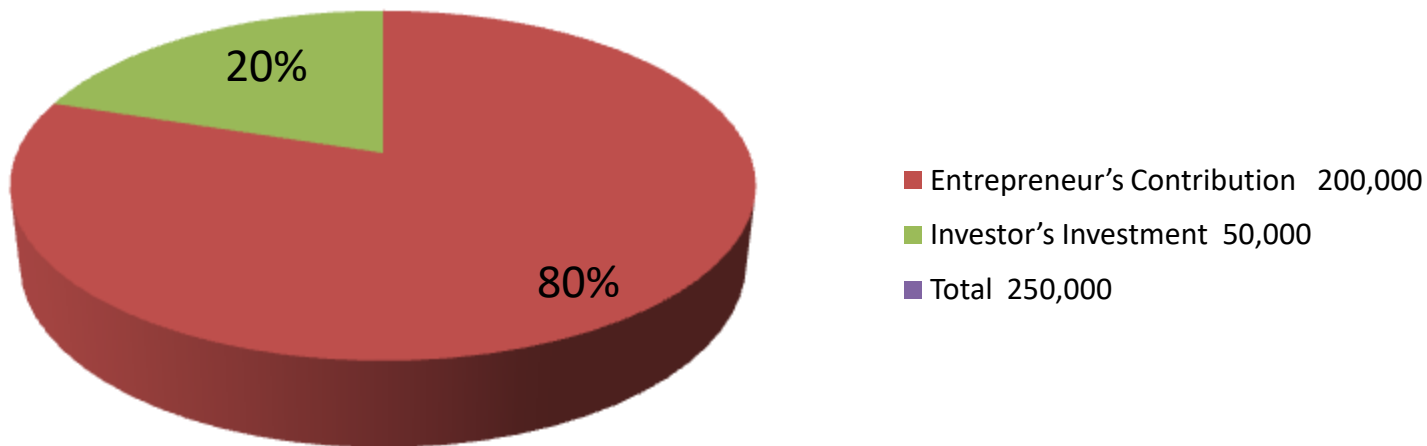
MD. HARUN AR RASHID joined Grameen Bank since 10 years ago. At first he took BDT 10,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | M/S ROKON TRADERS |
| Location | : | Chotolbaid |
| Total Investment in BDT | : | BDT 260,500/- |
| Financing | : | Self BDT 200,500/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 33% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 25 ftx15 ft= 375 sq ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in fertilizers, pesticides etc▪Average gain on 20% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Shakhipur▪Agreed grace period is 3 months. |

| Existing | | | |
|-----------------------------------|--------------|----------------|---------------|
| Particular | Daily | Monthly | Yearly |
| Revnuce (Sale) | | | |
| fertilizers, pesticides | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 90000 | 1080000 |
| Less Variable Expense (B) | | | 0 |
| fertilizers, pesticides | 2400 | 72000 | 864000 |
| Total Variable Expense | 2400 | 72000 | 864000 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 800 | 9600 |
| Transportaion | | 2000 | 24000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 8500 | 102000 |
| Net Profit (E)= [C-D] | | 9500 | 114000 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Red Potash | 50 | 650 | 32,500 | 46 | 650 | 30,000 | 62,500 |
| TSP | 50 | 1,100 | 55,000 | | | | 55,000 |
| Jamuna | 40 | 500 | 20,000 | | | 0 | 20,000 |
| Bengal | 50 | 900 | 45,000 | 0 | 0 | 0 | 45,000 |
| Chaff | 40 | 1200 | 48,000 | | | 0 | 48,000 |
| Pesticide | | | 0 | | | 30,000 | 30,000 |
| | 230 | 4350 | 200,500 | | | 50,000 | 250500 |



| Financial Projection (BDT) | | | | |
|--|-------------|---------------|----------------|----------------|
| Particular | Daily | Monthly | Year -1 | Year-2 |
| Revenue(Sales) | | | | |
| fertilizers, pesticides | 4000 | 120000 | 1440000 | 1512000 |
| | 0 | 0 | 0 | 0 |
| Total Sales(A) | 4000 | 120000 | 1440000 | 1512000 |
| Less Variable Expense (B) | | | | |
| fertilizers, pesticides | 3200 | 96000 | 1152000 | 1209600 |
| Total Variable Expense | 3200 | 96000 | 1152000 | 1209600 |
| Contributon Margin (CM) [C=(A-B)] | 800 | 24000 | 288000 | 302400 |
| Less Fixed Expense | | | | |
| Rent | | 0 | 0 | 0 |
| Electric Bill | | 800 | 9600 | 9900 |
| Transportaion | | 2000 | 24000 | 25200 |
| Salary (Self) | | 5000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 |
| Gard | | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 |
| Mobil Bill | | 500 | 6000 | 6100 |
| Total Fixed Cost (D) | | 8500 | 102000 | 103600 |
| Net Profit (E)= [C-D] | | 15500 | 186000 | 195300 |
| Investment Pay Back | | | 30,000 | 30,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 186,000 | 195300 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 162000 |
| | Total Cash Inflow | 246,000 | 357,300 |
| 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) | 30000 | 30000 |
| | Total Cash Outflow | 84,000 | 30,000 |
| 3 | Net Cash Surplus | 162,000 | 333,300 |

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture





