

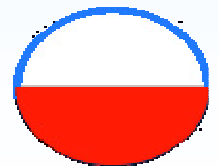
A Nobin Udyokta Project

# Farhad Traders



*Project by: Md. Farhad Hossain*  
*Identified by: Md. Imrul Hasan*  
*Varyfied by : Md. Gias uddin*

Matlob Uttar Unit, Chandpur  
Anchal-1  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Md. Farhad Hossen</b>
Age	:	24/02/1994 (24 Years )
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	05 Brothers and 01 Sister
<b>Parent's and GB related Info</b> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Ashabib Begum Abdul Motin Member since: 05.10.2007 Branch: Shatnal, Centre no: 9/M Loanee : 2872 First loan: Tk.10000Group no: 04 Existing loan: Tk. 70000 Outstanding Tk 36000
<b>Further Information:</b> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Brother N/A N/A N/A N/A
Education, till to date	:	SSC

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Wood sell Business
Trade License Number	:	4432
Business Experiences	:	05 years.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01871787570
NU Project Source/Reference	:	GT Matlab Uttar Unit Office, Chandpur.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother Was a member of Grameen Bank (GB) From 05.10.2007 and now still. At first his mother took a loan amount BDT 10000 from Grameen Bank. She Invested the money in her Husband business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	Farhad Treders
Address/ Location	:	Changgar Char, Matlab Uttar, Chandpur.
Total Investment in BDT	:	675000/-
Financing	:	Self BDT 595,000 (from existing business) – 88% Required Investment BDT 80,000 (as equity) – 12%
Present salary/drawings from business (estimates)	:	BDT 15,000
Proposed Salary		<b>BDT 17000</b>
Proposed Business 10% of present gross profit margin	:	<b>20%</b>
Estimated 10% of proposed gross profit margin	:	<b>20%</b>
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales / Income From Serving	8500	255000	3060000
<b>Less: Cost of sale</b>	6800	204000	2448000
<b>Profit 20% (A)= C</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>
<b>Less: Operating Costs</b>			
House rent		4500	54000
Electricity		200	2400
Dish bill		0	0
Night Guard Bill		200	2400
Mobile Bill		300	3600
Salary from Business (Self)		15000	180000
Salary from Business (Staff)		0	0
Transport		0	0
Others (Entertainment)		400	4800
<b>Non Cash Item:</b>			
Depreciation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>20600</b>	<b>247200</b>
<b>Net Profit (C-D):</b>		<b>30400</b>	<b>364800</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
<b>Present items:</b>			<b>595,000</b>
Advanced	300,000		
Decoration	0		
Present Goods Items (*) :	295000		
Proposed Items (**) :	0	80,000	80,000
<b>Total Capital</b>	<b>595,000</b>	<b>80,000</b>	<b>675,000</b>

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown



(Continued)

## Present Stock item

Product name	Amount
Segun	50000
korai	40000
Rain Tree	50000
Mehogoni	50000
Akasi	40000
Gub wood	15000
Chambul	50000
<b>Total Present Stock</b>	<b>295000</b>

## Proposed Item

Product Name	Amount
Segun	20000
Akasi	20000
Chambul	20000
korai	20000
<b>Total:</b>	<b>80000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	11000	330000	3960000	12000	360000	4320000
<i>Less: Cost of Sale</i>	8800	264000	3168000	9600	288000	3456000
<b>Profit 20% (A)= C</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Less operating cost :</b>						
shop rent		5000	60000		6000	72000
Electricity bill		300	3600		350	4200
Dish bill		0	0		0	0
Night Guard Bill		300	3600		400	4800
Mobile Bill		350	4200		400	4800
Salary from Business		12500	150000		13000	156000
Salary from Business (Staff) 01		5500	66000		6000	72000
Others (Entertainment)		450	5400		500	6000
Depreciation Expenses		150	1800		150	1800
<b>Total Operating Cost (D)</b>		<b>24550</b>	<b>294600</b>		<b>26800</b>	<b>321600</b>
<b>Net Profit =(C-D)</b>		<b>41450</b>	<b>497400</b>		<b>45200</b>	<b>542400</b>
<b>GT payback</b>		<b>48000</b>			<b>48000</b>	
<b>Retained Income:</b>		<b>449400</b>			<b>494400</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>Cash Inflow</b>		
Investment Infusion by Investor	80,000	
Net Profit (Ownership Tr. Fee added back)	409200	465600
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	361,200
<b>Total Cash Inflow</b>	<b>489,200</b>	<b>826800</b>
<b>Cash Outflow</b>		
Purchase of Product	80,000	
Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
Payment of GB loan	0	0
<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>Net Cash Surplus</b>	<b>361,200</b>	<b>778,800</b>



## **S**TRENGTH

- Skill and 05 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

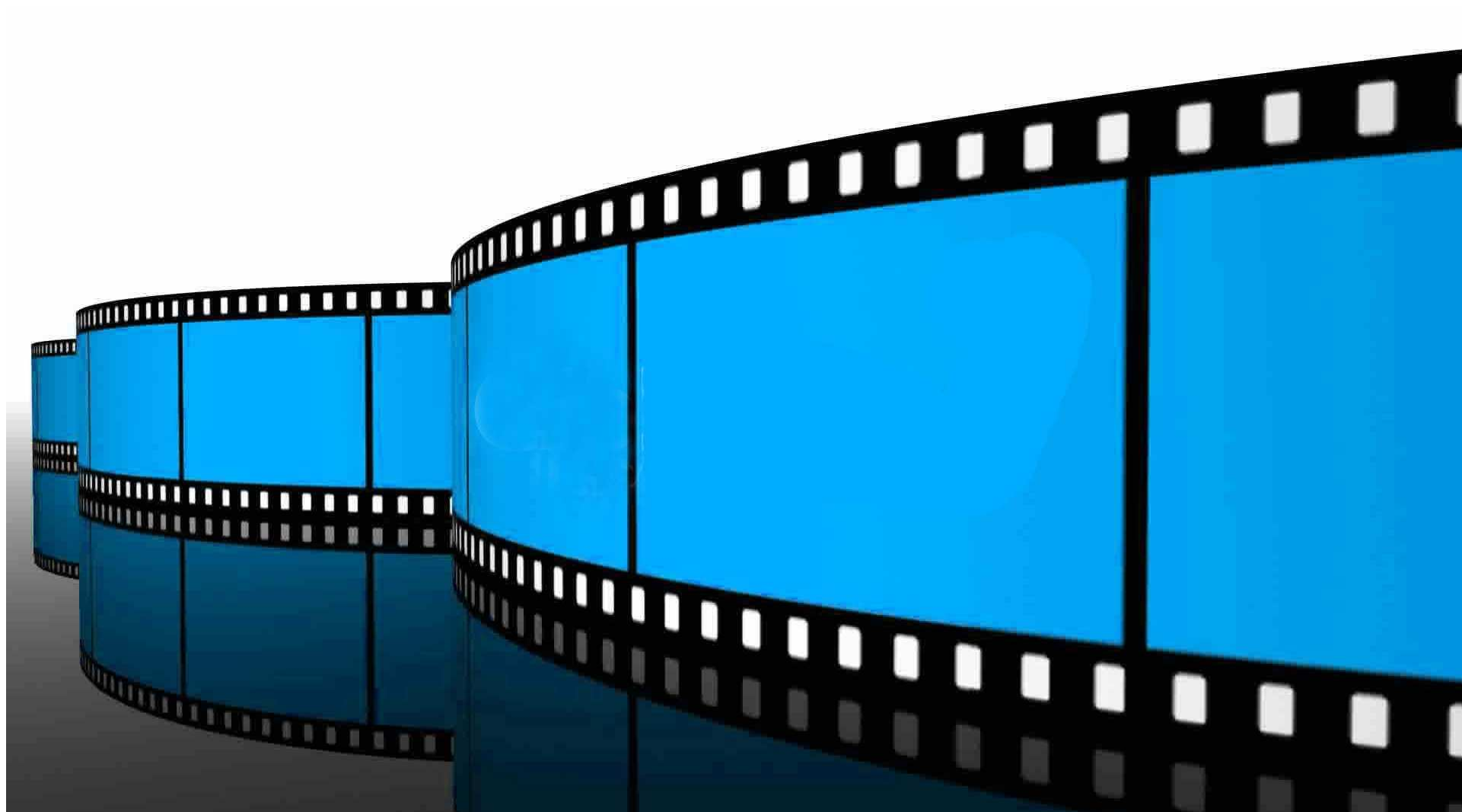
## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs



# Photographs



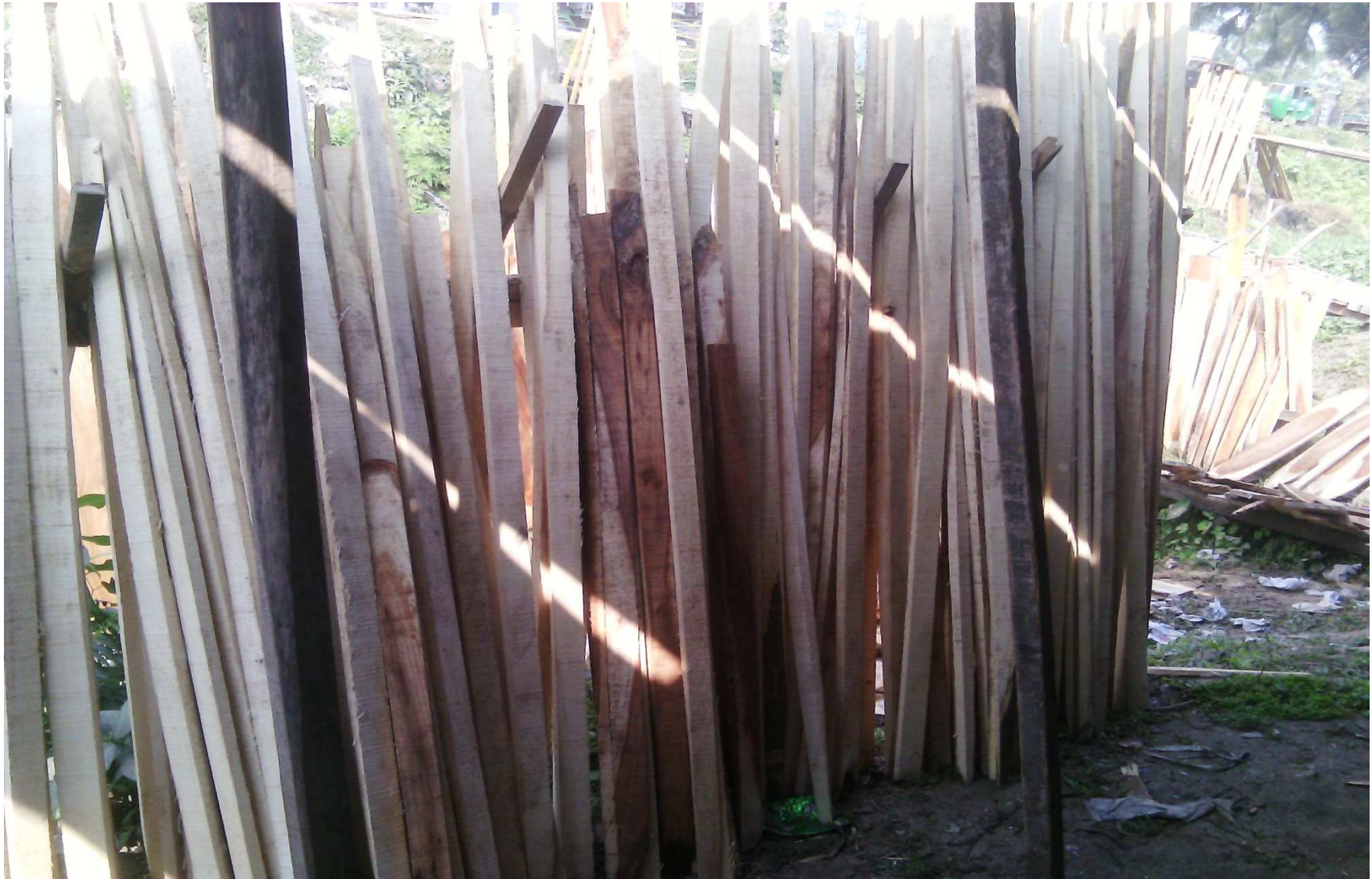
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Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ ফরহাদ হোসেন  
Name: Md. Farhad Hossain  
পিতা: আব্দুল মতিন  
মাতা: আশাবী বেগম  
Date of Birth: 24 Feb 1994  
ID NO: 19941327904000044

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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নাম: আশাবী বেগম  
Name: Ashabib Begum  
স্বামী: আঃ মতিন আখন  
মাতা: মৃত রনজন নেছা  
Date of Birth: 15 Mar 1957  
ID NO: 1327904154343

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: আখন বাড়ী, গ্রাম/রাস্তা: আদুরভিটি, ডাকঘর: ছেংগারচর বাজার - ৩৬৪৩, মতলব উত্তর, ছেংগারচর পৌরসভা, চাঁদপুর

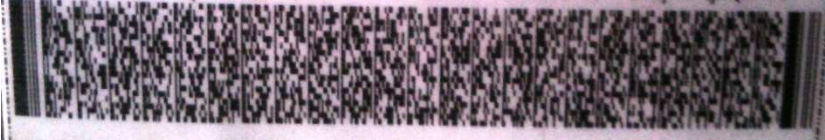
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ৩০/১০/২০১৩



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# Photographs





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**216th Internal Design Lab**  
on 18 January 2018 at GT

