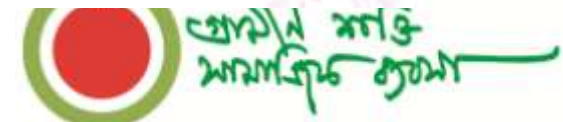


Proposed NU Business Name: M/S RASEL TRADERS



Project identification and prepared by: Md Shahadat Hossain,
Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASEL HOSEN
Age	:	20-01-1992 (24 Years)
Education, till to date	:	Class 9
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill:Periata ,P.O: Vatkura ,P.S: Dhanbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.RINA BEGUM
(iii) Father's name	:	MD.SORAFOT ALI
(iv) GB member's info	:	Branch: Chalas, Centre # 11 (Female), Member ID: 5862 , Group No: 08 Member since: 2001 running (17Years) First loan: BDT =10,000/= Last Loan = 180,000/=
Further Information:	:	Outstanding loan:= 110,362/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	04 years of business experience.
Own Business and Training Info	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01993-198687
Family's Contact No.	:	01784-708680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.RINA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S RASEL TRADERS
Location	:	Dhanbari chourasta, Tangail.
Total Investment in BDT	:	BDT 227,600/-
Financing	:	Self BDT 157,600/- (from existing business) 69% Required Investment BDT 70,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice, vusi, etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from .Dhanbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
dan, rice, vushe	6,000	180,000	2,160,000
services	0	0	0
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
dan, rice, vushe	5,250	157,500	1,890,000
Total variable Expense (B)	5,250	157,500	1,890,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		200	2,400
Transportation		5,000	60,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		1,000	12,000
Graud Bill		150	1,800
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		13,250	159,000
Net Profit (E) [C-D]		9,250	111,000

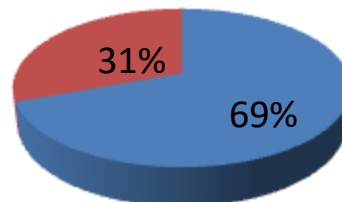
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
dan	16m	1170	18000	dan		0	0	18,000
rice	30b	2300	69000	rice	30b	2300	70,000	139,000
vushe	10b	1100	11000	vushe			0	11,000
Secuirity of Shop			60000					60,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			158,000				70,000	228,000

Source of Finance

■ Entrepreneur's contibution 158000

■ Investor's Investment 70000

■ Total 228000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
dan,rice,vushe	7,000	210,000	2,520,000	2,646,000
services	800	24,000	288,000	302,400
Total Sales (A)	7,800	234,000	2,808,000	2,948,400
Less. Variable Expense				
dan,rice,vushe	7,000	210,000	2,520,000	2,646,000
Total variable Expense (B)	7,000	210,000	2,520,000	2,646,000
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,600	19,200	19,200
Electricity Bill		220	2,640	2,772
Transportation		5,500	66,000	69,300
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		1,100	13,200	13,860
Graud Bill		165	1,980	2,079
Generator Bill		0	0	0
Mobile Bill		315	3,780	3,969
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		13,900	166,800	171,180
Net Profit (E) [C-D]		10,100	121,200	131,220
Investment Payback			42,000	42,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	121,200	131,220
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		79,200
	Total Cash Inflow	191,200	210,420
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	79,200	168,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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







FAMILY PICTURE

