

ROHAN TRADERS



Project identification and prepared by: Asif, Ashulia Unit
Project verified by: Md. Rafiqul Islam
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD LABLU HOSSAIN
Age	:	09-10-1995 (19 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sister
Present Address		Vill: Jinjira P.O: Dairy Farm P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA BEGUM
(iii) Father's name	:	MD ATAUR RAHMAN
(iv) GB member's info	:	Branch: Ashulia Savar, Centre # 44 (Female), Member ID: 1116, Group No: 01 Member since: 18-08-2007 (07 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-178387
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nasima Begum is a member of Grameen Bank since 07 years. At first she took 5,000 taka loan from Grameen Bank. Nasima gradually took loan from GB. Utilize loan she made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	ROHAN TRADERS
Location	:	At entrepreneur own house, Jinjira, Ashulia, Dhaka
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪ Whole seller of scrap goods like; steel, bottle, copper, tin, , Paper, bell metal etc.▪ Average 20% gain on sales.▪ The business is operating by entrepreneur. Existing no employee.▪ After getting equity fund one employee will be appointed.▪ Collects goods from hawker.▪ Agreed grace period is 4 months.

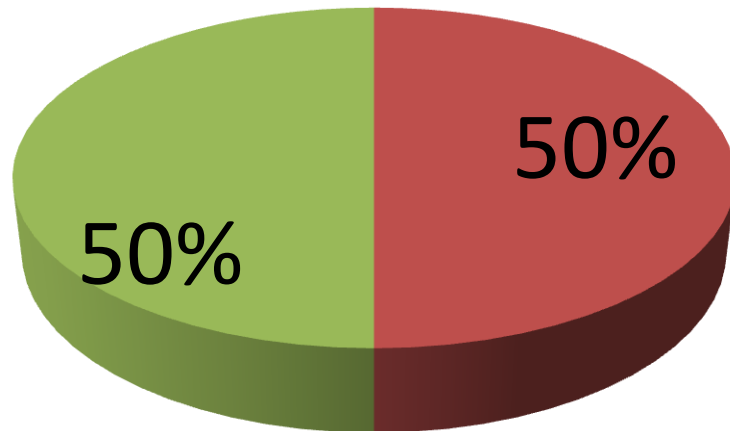
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
(Scrap Goods) Steel, bottle, copper, tin, Paper, bell metal etc	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
(Scrap Goods) Steel, bottle, copper, tin, Paper, bell metal etc	64,000	768,000
Total variable Expense (B)	64,000	768,000
Contribution Margin (CM) [C=(A-B)]	16,000	192,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile bill	500	6,000
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Entertainment	300	3,600
Total fixed Cost (D)	7,800	93,600
Net Profit (E) [C-D]	8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
(Scrap Goods) Steel, bottle, copper, tin, Paper, bell metal etc	90,000	1,50,000	2,40,000
Advance (Hawker)	60,000	-	60,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
(Scrap Goods) Steel, bottle, copper, tin, Paper, bell metal etc	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
(Scrap Goods) Steel, bottle, copper, tin, Paper, bell metal etc	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Electricity Bill	500	6,000	6,000	6,000
Mobile bill & SMS Monitoring	550	6,600	7,000	7,500
Transportation	2,500	30,000	32,000	34,000
Salary (self)	6,000	72,000	72,000	72,000
Salary (staff)	4,000	48,000	48,000	48,000
Entertainment	500	6,000	6,500	7,000
Total Fixed Cost	14,050	168,600	171,500	174,500
Net Profit (E) [C-D]	15,950	191,400	206,500	222,400
Investment Payback		60,000	60,000	60,000

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	150,000		
1.2	Net Profit	191,400	206,500	222,400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		131,400	277,900
	Total Cash Inflow	341,400	337,900	500,300
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	131,400	277,900	440,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 03 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
Local competitors;

Pictures







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FAMILY PICTURE

