

Proposed NU Business Name: **MS RATU TRADERS**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	S M G ROBBANI
Age	:	01-02-1982 (33 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	2 Sister 2 Brother
Address	:	Vill: Ulott, P.O: Kahalu, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SOBEDA BEGUM
(iii) Father's name	:	MD. ABDUL GOFFAR
(iv) GB member's info	:	Branch: Maloncha, kahalu, Centre # 41(Female), Member ID: 8214/1, Group No: 11 Member since: 01-03-1995(08Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 8000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	9 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-454408
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBEDA BEGUM joined Grameen Bank since 8 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RATU TRADERS
Location	:	Station road, kahalu
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 380,000/-(from existing business) 79% Required Investment BDT 100,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 25 ft= 416square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cement etc. ▪Average 5% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪ After getting equity fund 1 employee will be appointed. ▪The shop is rented. ▪Collects goods from Dhaka ▪Agreed grace period is 3 months.

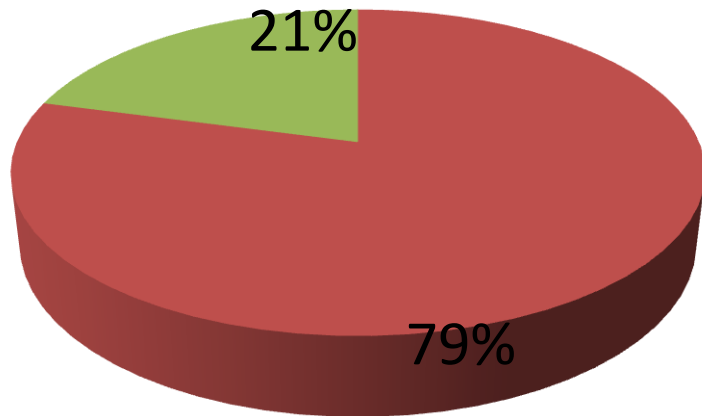
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cement	1,500,000	18,000,000
Total Sales (A)	1,500,000	18,000,000
Less. Variable Expense		
Cement	1,425,000	17,100,000
Total variable Expense (B)	1,425,000	17,100,000
Contribution Margin (CM) [C=(A-B)]	75,000	900,000
Less. Fixed Expense		
Rent	3,000	36,000
Electricity Bill	300	3,600
Mobile Bill	1,500	18,000
Salary (self)	5,000	60,000
Transportation	50,000	600,000
Entertainment	500	6,000
Guard	200	2,400
Total fixed Cost (D)	60,500	726,000
Net Profit (E) [C-D]	14,500	174,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement (884 x 430)	380,000	0	380,000
Steel (rod) (2000 x 47)	0	94,000	94,000
Others	0	6,000	6,000
Total	380,000	100,000	480,000

Source of Finance



- Entrepreneur's Contribution 380,000
- Investor's Investment 100,000
- Total 480,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Cement, Rod (Steel)	2,200,000	26,400,000	27,720,000
Total Sales (A)	2,200,000	26,400,000	27,720,000
Less. Variable Expense			
Cement, Rod (Steel)	2,090,000	25,080,000	26,334,000
Total variable Expense (B)	2,090,000	25,080,000	26,334,000
Contribution Margin (CM) [C=(A-B)]	110,000	1,320,000	1,386,000
Less. Fixed Expense			
Rent	3,000	36,000	36,000
Electricity Bill	300	3,600	4,000
Mobile Bill	1,600	19,200	20,500
Salary (self)	5,000	60,000	60,000
Transportation	70,000	840,000	870,000
Entertainment	500	6,000	6,000
Guard	200	2,400	3,000
Salary (staff)	5,000	60,000	60,000
Total Fixed Cost	85,600	1,027,200	1,059,500
Net Profit (E) [C-D]	24,400	292,800	326,500
Investment Payback		60,000	60,000

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	100,000	
1.2	Net Profit	292,800	326,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		232,800
	Total Cash Inflow	392,800	559,300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	232,800	499,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 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







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রাহু ট্রেডার্স

প্রোঃ মোঃ গোলাম রাব্বানী
স্টেশন রোড, চারমাথা, কাহালু, বগুড়া।
মোবাঃ ০১৯৯০৭৩০৩৩২

ফ্লাই এ্যাশ বিহীন



আকিজ সিমেন্ট

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FAMILY PICTURE

