

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



Project identification and prepared by: Md Serazul Islam,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBROTO CHANDRA PAL
Age	:	07-06-1997 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	2 Brothers 0 Sisters
Address	:	Vill: ,P.O: ,P.S: Ghatail, 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	:	Ful Rani
(iii) Father's name	:	Mohadeb Candra Pal
(iv) GB member's info	:	Branch: Brahmonsashon,Ghatail, Centre # 67 (Female), Member ID: 2613/1 , Group No: 03 Member since: 04-06-2012 (05Years) First loan: BDT =14000 Last Loan = 100000
Further Information:	:	Outstanding loan:=18600
(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	:	05 years of business experience.
Own Business and Training Info	:	05 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.	:	01558-952560
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ful Rani joined Grameen Bank since 05 years ago. At first she took BDT 14,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUBROTO TRADERS
Location	:	Pal Para,Betdoba,Kalihati.
Total Investment in BDT	:	BDT 445,000/-
Financing	:	Self BDT 295,000/- (from existing business) 66 % Required Investment BDT 150,000/- (as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft= 500 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Pati,Planjar,Rod,Sitbol,Chikol,Check Bulb etc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Bogra . ▪Agreed grace period is 3 months.

Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pati,Planjar,Rod,Sitbol,Chikol,Check Bulb etc.	6,500	195,000	2,340,000
	0	0	0
Total Sales (A)	6,500	195,000	2,340,000
Less. Variable Expense			
Pati,Planjar,Rod,Sitbol,Chikol,Check Bulb etc.	5,850	175,500	2,106,000
Total variable Expense (B)	5,850	175,500	2,106,000
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		250	3,000
Transportation		3,000	36,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,850	106,200
Net Profit (E) [C-D]		10,650	127,800

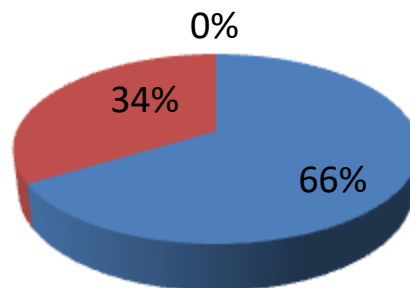
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pati	940	40	37600	Pati	1500	40	60,000	97,600
Planjar	120	740	88800	Planjar	100	740	74,000	162,800
Rod	620	52	32240	Rod	50	52	2,600	34,840
Sit Bol	240	130	31200				0	31,200
Chikol	140	160	22400		0	0	0	22,400
Check Bulb	100	25	2500				0	2,500
			0				0	0
			0				0	0
			0				0	0
Others			30260				0	30,260
Security of Shop			0					0
Machinaries			50000	Others			13,400	63,400
Total			295,000				150,000	445,000

Source of Finance

■ Entrepreneur's contribution 295000

■ Investor's Investment 150000

■ Total 445000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Pati,Planjar,Rod,Sitbol,Chikol,Check Bulb etc.	7,500	225,000	2,700,000	2,835,000	2,976,750
	0	0	0	0	0
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Pati,Planjar,Rod,Sitbol,Chikol,Check Bulb etc.	6,750	202,500	2,430,000	2,551,500	2,679,075
Total variable Expense (B)	6,750	202,500	2,430,000	2,551,500	2,679,075
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		275	3,300	3,465	3,638
Transportation		3,300	39,600	41,580	43,659
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		833	10,000	10,000	10,000
Total Fixed Cost		10,053	120,640	123,172	125,831

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	149,360	160,328	171,844
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		99,360	209,688
	Total Cash Inflow	309,360	269,688	391,532
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	99,360	209,688	331,532

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 05 Years
Own Business : 05 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

हेतुपुरां अरि काठमान

मार्गम सुदुष्ट प्रेडाअ

(सा: सुदुष्ट प्रेडाअ)

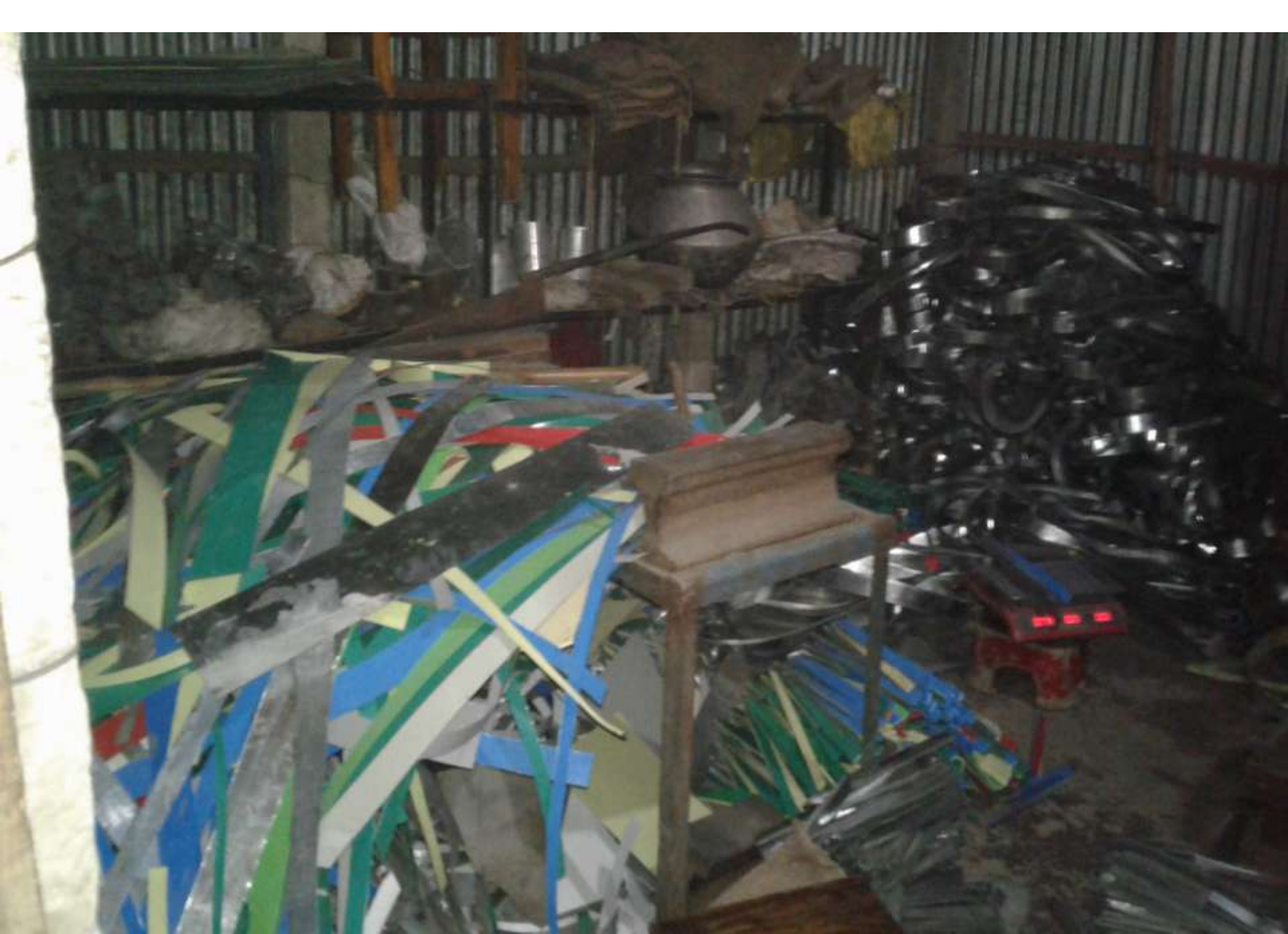
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मिशन, प्रेडाअने माहेमारी विक्रम
अवकाश करुन राह।

मार्गम: सुदुष्ट प्रेडाअ काठमान
ता.मार्गम।

मार्गम नं 01558-952560

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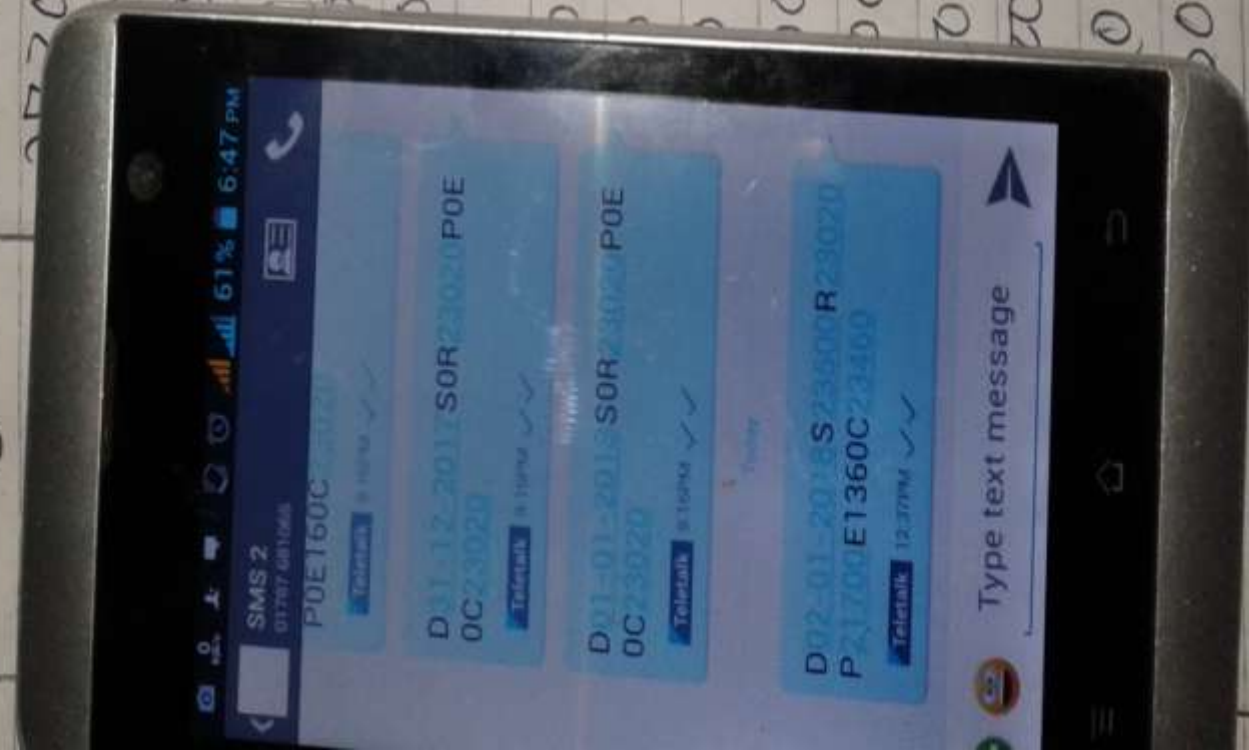




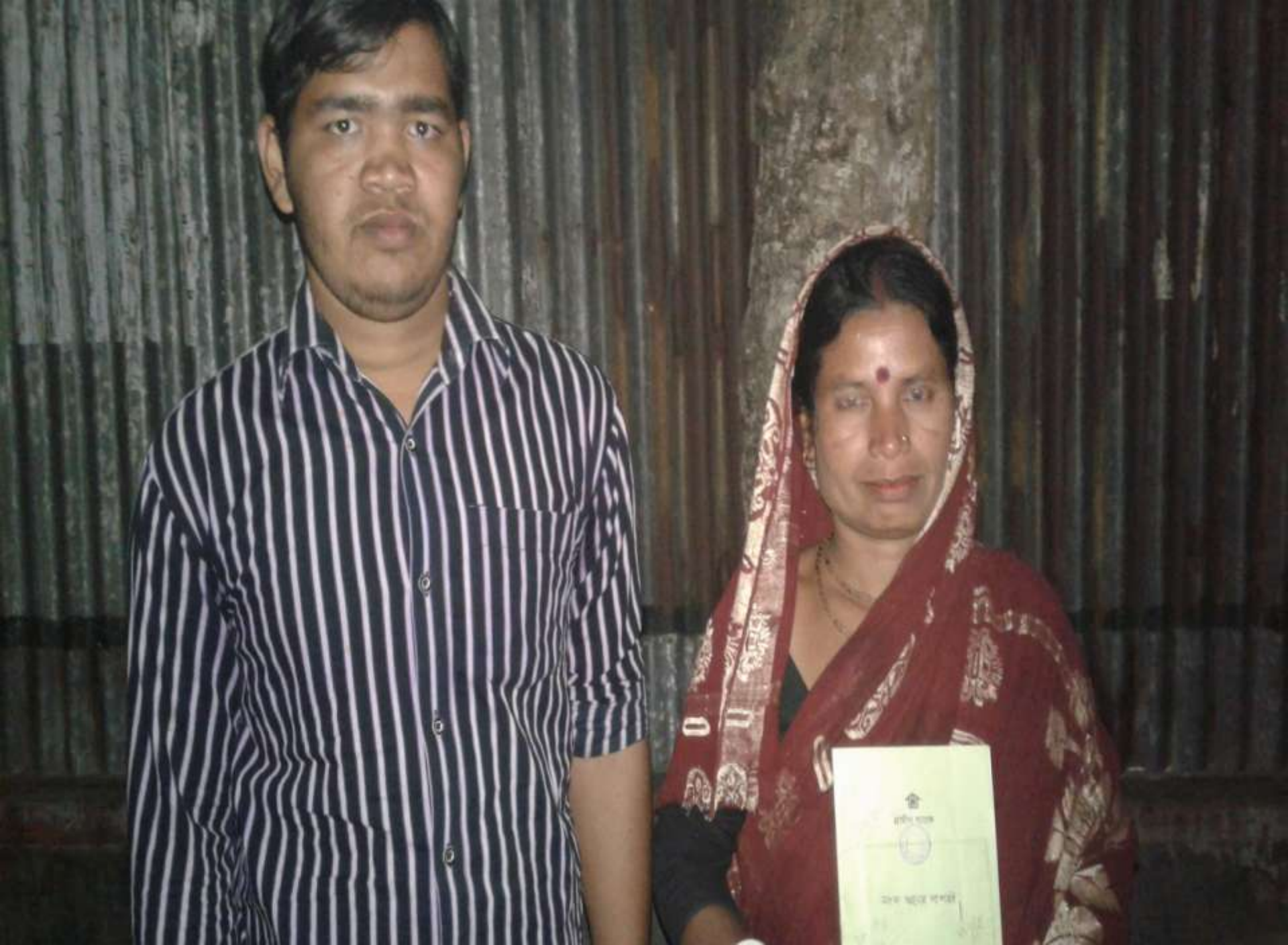




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FAMILY PICTURE