

Proposed NU Business Name: **RAJU TRADERS & TELECOM**



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Project verified by: MD. Sirazul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Biplob Hossen
Age	:	10-10-1984(31 Years)
Education, till to date	:	Class five
Marital status	:	married
Children	:	1 daughter
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill: Purbo doyair, P.O: s.barah, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara begum
(iii) Father's name	:	Raju potto
(iv) GB member's info	:	Branch: Kusumhati, Centre # 62(Female), Member ID:8851 , Group No: 010 Member since: 2010 -2018(8Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 100,000- Outstanding loan: BDT :89000
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01781456536
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Raju Traders & Telecom
Location	:	Dhoyair
Total Investment in BDT	:	BDT:200000
Financing	:	Self BDT 150000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 15ft= 225square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; dizel▪Average5 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Narayangonj▪Agreed grace period is 3 months.

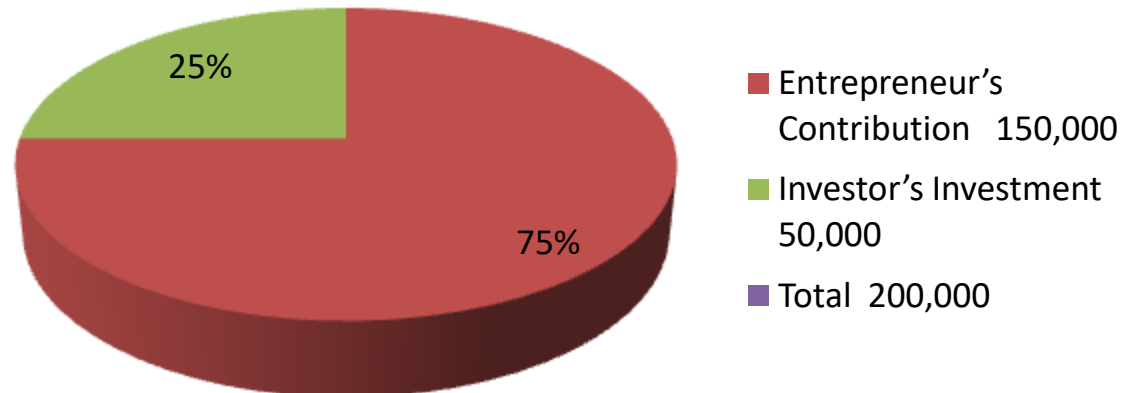
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dizel	12000	360000	4320000
Total Sales (A)	12000	360000	4320000
Less. Variable Expense			
Dizel	11400	342000	4104000
Total variable Expense (B)	11400	342000	4104000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		800	9600
Mobile Bill		200	2400
Entertainment		300	3600
Electricity Bill		200	2400
Salary (self)		5000	60000
Generator		100	1200
Transportation		3000	36000
Security Guard			
Total fixed Cost (D)		9600	115200
Net Profit (E) [C-D]		8400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dizel	10	13000	130000	03	13000	50000	180000
Mobil	01	20000	20000	00	00		20000
	00	00		00	00	00	
Others	00	00		0	0	0	
Security							
Total	11	33000	150000	03		50000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Dizel	13000	390000	4680000	4914000
Total Sales(A)	13000	390000	4680000	4914000
Less Variable Expense (B)				
Dizel	11700	351000	4212000	4422600
Total Variable Expense	11700	351000	4212000	4422600
Contributon Margin (CM) [C=(A-B)]	1300	39000	468000	491400
Less Fixed Expense				
Rent		800	9600	9600
Electric Bill		200	2400	28800
Transportaion		100	1200	1260
Salary (Self)		200	2400	2400
Salary (Staff)		5000	60000	60000
Entertainment		3000	36000	36000
Guard		5000	60000	60000
Generator		300	3600	3600
Mobile Bill		0	0	0
Total Fixed Cost (D)		14600	171600	198060
Net Profit (E)= [C-D]		24400	292800	307440
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	292,800	307440
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		262800
	Total Cash Inflow	342,800	570,240
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	262,800	540,240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

Pictures

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FAMILY PICTURE

