



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	EMRAZ HOSSAIN
Age	:	01-01-1984(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married.
Children	:	N/A
No. of siblings:	:	03 Brothers,01 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATAMA BEGUM
(iii) Father's name	:	SAMSUL ALAM
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 21(Female), Member ID: 2409, Group No: 01 Member since: 2001 to 2008 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	9years experience in running business. 9 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709230041
Family's Contact No.	:	01720193801
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

FATAMA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

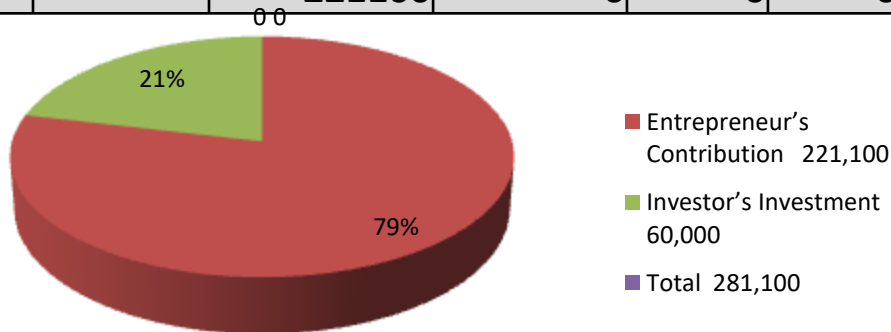
Proposed Nobin Udyokta Business Info

Business Name	:	RAHI TRADERS
Location	:	Board office road, Chowdhury hat , Nohakhali.
Total Investment in BDT	:	BDT 281,100/-
Financing	:	Self BDT 221,100/-(from existing business) 79% Required Investment BDT 60,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft*08ft=80squireft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items etc	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Grocery items etc	4250	127500	1530000
Total Variable exp. (B)	4250	127500	1530000
Contribution Margin CM [C= (A-B)]	750	22500	270000
less fixed exp.			
Rent		2500	30000
Electricity bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		50	600
Generator		150	1800
Mobile bill		700	8400
total fixed cost (D)		10300	123600
Nit profit		12200	146400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	0	0	5000	0	0	0	5000
Dal	2	3000	6000	0	0	0	6000
Oil	60	0	6000	0	0	0	6000
Cosmetices	0	100	50000	0	0	0	50000
Ata	2	1300	2600	0	0	0	2600
Weat	1	100	1000	0	0	0	1000
Moydha	2	1750	3500	0	0	0	3500
Cold drinks	0	0	15000	0	0	0	15000
Cipes	0	0	5000	0	0	0	5000
Suger	2	3500	7000	0	0	0	7000
Others	0	0	20000	0	0	0	20000
Security	0	0	100000	0	0	0	100000
Grocery items	0	0	0	0	0	60000	60000
Total			221100	0	0	60000	281100



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items etc	9020	270600	3247200	3409560	3580038
Total Sales (A)	9020	270600	3247200	3409560	3580038
less variable Expenses					
Grocery items etc	7667	230010	2760120	2898126	3043032.3
Total variable Expenses (B)	7667	230010	2760120	2898126	3043032.3
Contribution Margin (CM)= (A-B)	1353	40590	487080	511434	537005.7
Less Fixed Expenses					
Rent		2500	30000	30000	30000
Electricity bill		900	10800	11000	11200
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	8600	8800
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		900	10800	11000	11200
Total Fixed Cost		16200	194400	201200	202000
Net Profit (E) (C-D)		24390	292680	307314	322679.7
Investment Payback			24000	24000	24000

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

SR#	<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	60,000		
1.2	Net Profit	292680	307314	322679.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		272,680	559,994
	Total Cash Inflow	352,680	579,994	882,674
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	272,680	559,994	862,674

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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

















FAMILY PICTURE

