

Proposed NU Business Name: **SCHAM TRADERS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOKTAR MALT
Age	:	05-02-1983(34 Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	05 Brothers & 02 Sisters
Address	:	Vill: Bagashor, P.O: Gashi pukurpar P.S: Mushigonj , Dist: Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FEROJA BEGUM RUMA
(iii) Father's name	:	MD.DELOWER MALT
(iv) GB member's info	:	Branch: Chorkeoar, Centre # 12(Female), Member ID: 1238/1, Group No: 04 Member since:01-02-2001 (16Years) First loan: BDT 10,000
Further Information:		Existing Loan:20,000 /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	02 years experience in running business. He has 05 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-484388
Mother's Contact No.	:	01714-376286
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FEROJA BEGUM RUMA joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SCHAM TRADERS
Location	:	Bagashor rasta ,Gashi Pukur,Munshigonj
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 18 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing 01 employes.▪Collects goods from Munshigonj▪The Shop is rented▪Agreed grace period is 3 months.

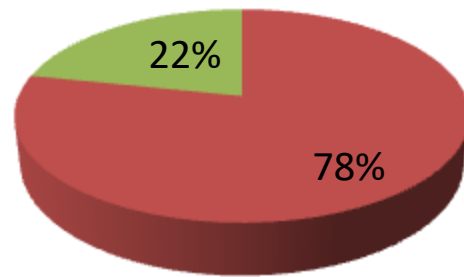
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rich,Oil,Dal,7-Up,soap ETC	4200	126000	1512000
Total Sales(A)	4200	126000	1512000
Less Variable Expense (B)			0
Rich,Oil,Dal,7-Up,soap ETC	3570	107100	1285200
Total Variable Expense	3570	107100	1285200
Contributon Margin (CM) [C=(A-B)]	630	18900	226800
Less Fixed Expense			
Electric Bill		1200	14400
Transportaion		1500	18000
Salary (Self)		5000	60000
Entertainment		300	3600
Salary (Self)		3000	36000
Mobil Bill		300	3600
Total Fixed Cost (D)		11300	135600
Net Profit (E)= [C-D]		7600	91200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	35	2500	87500	10	2500	25000	112500
Oil	10	6000	60000	5	5000	25000	85000
Soap	15	25	375				375
Shampo	1200	3	3600				3600
7-up	350	28	9800				9800
Others			18725				18725
Total	1565		180000	15		50,000	230,000

Source of Finance



- Entrepreneur's Contribution
180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rich,Oil,Dal,7-Up,soap ETC	5600	168000	2016000	2116800	2222640
Total Sales(A)	5600	168000	2016000	2116800	2222640
Less Variable Expense (B)					
Rich,Oil,Dal,7-Up,soap ETC	4760	142800	1713600	1799280	1889244
Total Variable Expense	4760	142800	1713600	1799280	1889244
Contributon Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Fixed Expense					
Electric Bill		1200	14400	14700	15000
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11300	135600	334000	2710400
Net Profit (E)= [C-D]		13900	166800	175140	183897
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	166,800	175140	183897
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116800	271940
	Total Cash Inflow	216,800	291,940	455,137
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	100,000	20,000	20,000
3	Net Cash Surplus	116800	271940	435837

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures



















FAMILY PICTURE

