

Proposed NU Business Name: **M/S HELAL TRADRES**



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Project verified by: Susanta Kumar Bishwash



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. HELAL UDDIN PATWARI</b>
Age	:	03-061987 ( 30Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 1 daughter
No. of siblings:	:	07 Brothers 02 Sister
Address	:	Vill: doulatpur P.O: annondopur ; P.S: fulgazi. Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	<b>AZMERI BAGUM</b>
(iii) Father's name	:	<b>MD. ABUL KALAM PATWARI</b>
(iv) GB member's info	:	Branch: Pathan nagor Centre # 45 (Female), Member ID: 2307, Group No: 07 Member since: 06-07-1990 To 01-08- 1995(05Years) First loan: BDT 3.000/-
Further Information:		Existing loan: BDT 5,000 Outstanding loan: Nill
(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	:	07 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-604240
Family's Contact No.	:	01856-172458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AZMERI BAGUM** joined Grameen Bank since 05 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S HELAL TRADRES</b>
Location	:	Biman bondor rod, C O office ,Feni
Total Investment in BDT	:	BDT 305,000
Financing	:	Self BDT 245,000/- (from existing business) 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft= 300 square ft
Security	:	60,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Aluminum, SS, Glass, SS Sheet etc.</li><li>▪Average 25% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪Collects goods from Feni Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

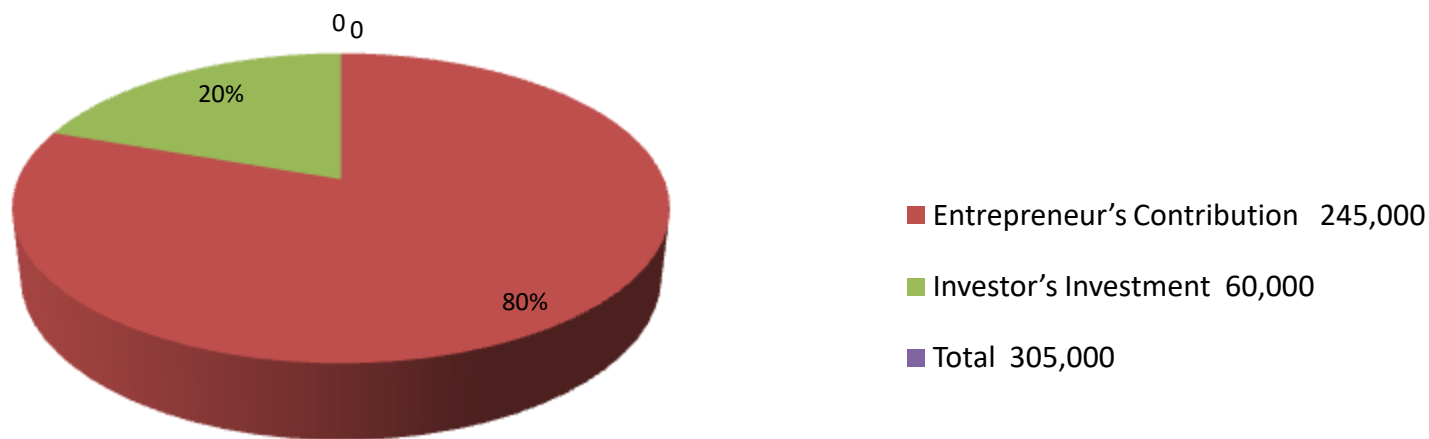
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Aluminum, SS, Glass, SS Sheet etc.	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	10,000	300,000	3,600,000
<b>Less Variable Expense</b>			
Aluminum, SS, Glass, SS Sheet etc.	7,500	225,000	2,700,000
<b>Total variable Expense (B)</b>	7,500	225,000	2,700,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less Variable Expense</b>			
Rent		2,500	30,000
Electricity bill		1000	12,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary(Staff)		45,000	540,000
Entertainment		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>59,300</b>	<b>711,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,700</b>	<b>188,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Aluminum	55	900	49,500	30	900	27,000	76,500
S S	20	800	16,000	20	800	16,000	32,000
Glass	200	70	14,000	200	70	14,000	28,000
Clum	600	20	12,000	0	0	0	12,000
Chair	15	2500	37,500	0	0	0	37,500
Shocase	4	6000	24,000	0	0	0	24,000
Others	1	32000	32,000	1	3000	3000	35,000
Security	1	0	60,000	0	0	0	60,000
<b>Total</b>	<b>896</b>	<b>42290</b>	<b>245,000</b>	<b>251</b>	<b>4770</b>	<b>60,000</b>	<b>305,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Aluminum, SS, Glass, SS Sheet etc.	11,000	330,000	3960000	4158000	4365900
<b>Total Sales (A)</b>	11,000	330,000	3960000	4158000	4365900
<b>Less Variable Expense</b>					
Aluminum, SS, Glass, SS Sheet etc.	8,250	247,500	2970000	3118500	3274425
<b>Total variable Expense (B)</b>	8,250	247,500	2970000	3118500	3274425
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,750</b>	<b>82,500</b>	<b>990000</b>	<b>1039500</b>	<b>1091475</b>
<b>Less Variable Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity bill		1,300	15,600	16,000	16,500
Transportation		5,500	66,000	66,500	67,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		45,000	540,000	540,000	540,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>60,200</b>	<b>722,400</b>	<b>723,500</b>	<b>724,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>22,300</b>	<b>267,600</b>	<b>316,000</b>	<b>366,675</b>
Investment Payback			24,000	24,000	24,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>267,600</b>	<b>316,000</b>	<b>366,675</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		243,600	535,600
	<b>Total Cash Inflow</b>	327,600	559,600	902,275
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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	243,600	535,600	878,275

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

