

Proposed NU Business Name: **RAHAT TRADERS**



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SAYEM
Age	:	02/03/1984(34Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son 0 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Est horipur, P.O: Rejumia, P.S: Chagalniya Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DIL AFROZ BEGUM
(iii) Father's name	:	ABU AHMOD
(iv) GB member's info	:	Branch: Mohamaya, Centre # 23/(Female), Member ID :5322/1, Group No: 05 Member since: 05-03-2007-2017 (7Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT ,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,Plough fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-774690
Mother's Contact No.	:	01819-692712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DIL AFROZ BEGUM joined Grameen Bank since 7 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

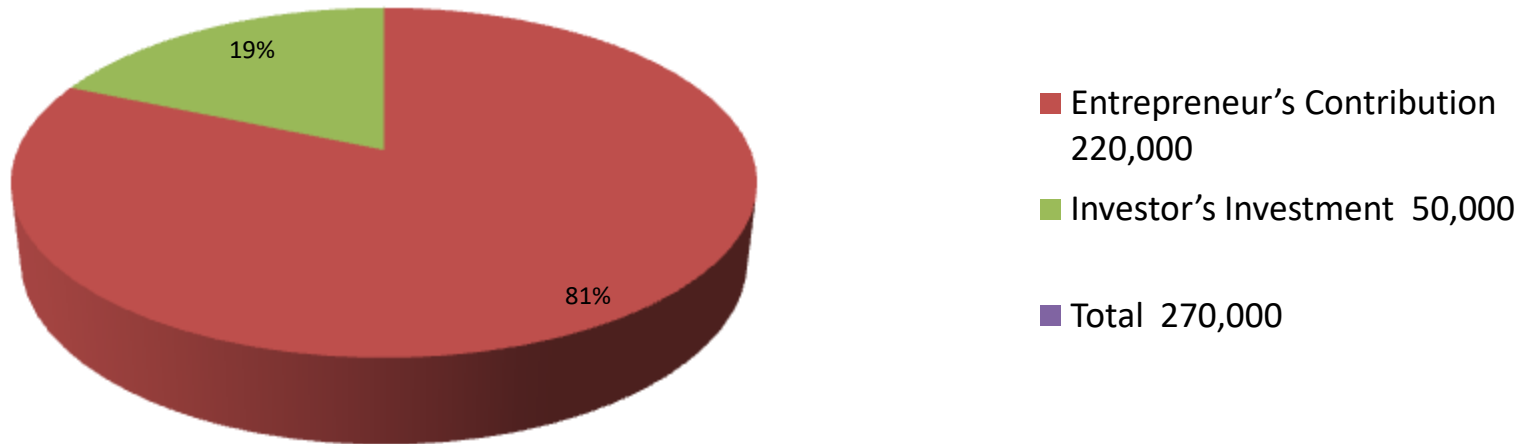
Business Name	:	RAHAT TRADERS
Location	:	Rejumia bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 81% Required Investment BDT50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods selinder,stov,parts etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. No employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
selinder,stov,parts etc.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
selinder,stov,parts etc.	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		300	3600
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
selinder	50	2,300	115,000	15	2,000	30,000	145,000
stove	20	2,000	40,000	10	2,000	20,000	60,000
parts	1	25,000	25,000			0	25,000
others	1	20,000	20,000			0	20,000
security	1	20,000	20,000			0	20,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	73	69300	220,000	25	4,000	50,000	270,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
selinder,stov,parts etc.	2000	60000	720000	756000	793800
0	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
selinder,stov,parts etc.	1600	48000	576000	604800	635040
Total Variable Expense	1600	48000	576000	604800	635040
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8000	93600	94180	94769
Net Profit (E)= [C-D]		4000	48000	50400	52920
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	48,000	50400	52920
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	58400
	Total Cash Inflow	98,000	78,400	111,320
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28,000	58,400	91,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rejumia bazar, chagalnaiya
, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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12 Kg LP Gas

BHB
12 Kg LP Gas

PER
SUPER
12 Kg LP Gas

12

133

PADMA
12 Kg LP Gas

100

100

100

100

100





রাহাত ট্রেডার্স
এখানে চার্জিং, গ্যাস সিলিন্ডার
পূরণ ও খুচরা বিক্রি

BHB
12 Kg LP Gas

SUPER
LP GAS
12 Kg LP Gas

BHB
12 Kg LP Gas

12 Kg LP Gas

PADMA
12 Kg LP Gas



SUPER

BHB

PAD