

# SOHEL TRADE



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD SOHEL RANA</b>
Age	:	28-01-1983 (31 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: 280 Holan P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>MEHERUN</b>
(iii) Father's name	:	Mr. <b>AFJAL HOSEN</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 76 (Female), Member ID: 6844, Group No: 02 Member since: 08-02-2002 (12 Years), First loan: 5,000 taka.
Further Information:		Existing loan:.40,000 Taka Outstanding: 22,000 taka
(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
Education, till to date	:	S.S.C

## ***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	:	Four years experience in running business. He has one year six month training from MAK Telecom Centre.
Other Own/Family Sources of Income	:	Father's Income (Pension facilities & Fish cultivation)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-222528
Mother Contact No.	:	01911-560950
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>SOHEL TRADE</b>
Address/ Location	:	Vill:# 280, Holan P.O: Dokshinkhan P.S: Dokshinkhan Dist: Dhaka
Total Investment in BDT	:	2,50,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 40% Required Investment BDT 1,50,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile Charger, Headphone, Battery, Mobile Cover, Speaker &amp; Stationery item etc.</li><li>▪Average 12% gain on purchase.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is situated in entrepreneur's own house.</li><li>▪Collects goods from Tongi.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Meherun is a member of Grameen Bank since 12 years. At first she was took 5,000 taka loan from Grameen Bank & bought a cow. Meherun consecutively took loan from GB. Utilize, last withdrawn loan at her husband fish cultivation business. She also made a house by taking loan from Grameen Bank. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

## Existing Business

BDT (TK)

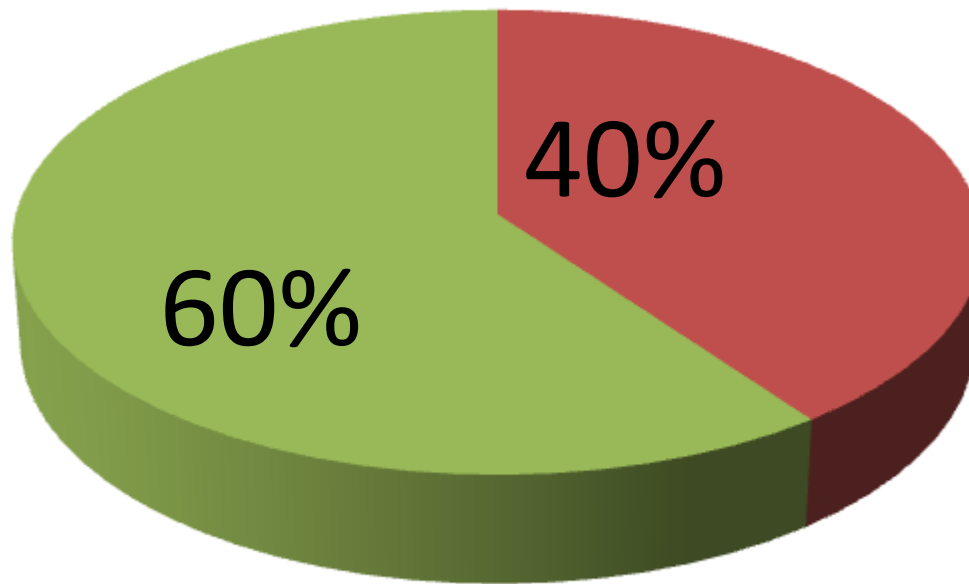
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile Charger, Headphone, Battery, Cover, Speaker, Scene Paper etc	1,680	50,400	604,800
Toy, Khata, Pen, Pencil	1,120	33,600	403,200
Notebook, Eraser, Sharpner etc	150	4,500	54,000
<b>Total Sales (A)</b>	<b>2,950</b>	<b>88,500</b>	<b>1,062,000</b>
<b>Less. Variable Expense</b>			
Mobile Charger, Headphone, Battery, Cover, Speaker, Scene Paper etc	1,500	45,000	540,000
Toy, Khata, Pen, Pencil, Notebook, Eraser, Sharpner etc	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Entertainment		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Guard		400	4,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

# INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Mobile Charger, Headphone, Battery, Cover,	60,000	1,00,000	1,60,000
Speaker, Scene Paper, Stationery item Etc	19,000	50,000	69,000
Computer	21,000	-	21,000
<b>Total</b>	<b>1,00,000</b>	<b>1,50,000</b>	<b>2,50,000</b>

# Source of Finance

- Entrepreneur's Contribution 100,000
- Investor's Investment 150,000
- Total 250,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Mobile Charger, Headphone, Battery, Cover, Speaker, Scene Paper Etc	2,800	84,000	1,008,000	1,058,400	1,111,320
Toy, Khata, Pen, Pencil	1,680	50,400	604,800	635,040	666,792
Notebook, Eraser, Sharpner Etc	200	6,000	72,000	75,600	79,380
<b>Total Sales (A)</b>	<b>4,680</b>	<b>140,400</b>	<b>1,684,800</b>	<b>1,769,040</b>	<b>1,857,492</b>
<b>Less. Variable Expense</b>					
Mobile Charger, Headphone, Battery, Cover, Speaker, Scene Paper Etc	2,500	75,000	900,000	945,000	992,250
Toy, Khata, Pen, Pencil, Notebook, Eraser, Sharpner Etc	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>680</b>	<b>20,400</b>	<b>244,800</b>	<b>257,040</b>	<b>269,892</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		600	7,200	7,560	7,938
Entertainment		400	4,800	5,040	5,292
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Transportation		600	7,200	7,560	7,938
Guard		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	63,000	66,150
<b>Non Cash Item</b>					
Depreciation		350	4,200	4,200	4,200
<b>Total Fixed Cost</b>		<b>7,750</b>	<b>93,000</b>	<b>97,440</b>	<b>102,102</b>
<b>Net Profit (E) [C-D]</b>		<b>12,650</b>	<b>151,800</b>	<b>159,600</b>	<b>167,790</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	151,800	159,600	167,790
1.3	Depreciation (Non cash item)	4,200	4,200	4,200
1.4	Opening Balance of Cash Surplus		96,000	199,800
	<b>Total Cash Inflow</b>	<b>306,000</b>	<b>259,800</b>	<b>371,790</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,000</b>	<b>199,800</b>	<b>311,790</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# FAMILY PICTURE

