Proposed NU Business Name: M/S ROBIN TRADERS



Project identification and prepared by: Md. Shohel Mollah, Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. ROBIN TALUKDER			
Age	:	11-11-1988 (27 Years)			
Education, till to date	:	Class Nine			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	2 Brothers and 2 Sisters			
Address	:	Vill: Baniara P.O: Baniara, P.S: Mirzapur Dist: Tangail			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father SEFALI BEGUM ABDUL AWAL Branch: Jamurkee Mirzapur, Centre # 56(Female), Member ID: 4591 Group No: 08 Member since: 25-04-1992 (23 Years) First loan:3,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB,	: : :	Existing loan: BDT 15,000 Outstanding loan: BDT 11,660 Father No No No			
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	:	Three years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (Cow rearing and Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-162399
Mother Contact No.	:	01714-312437
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

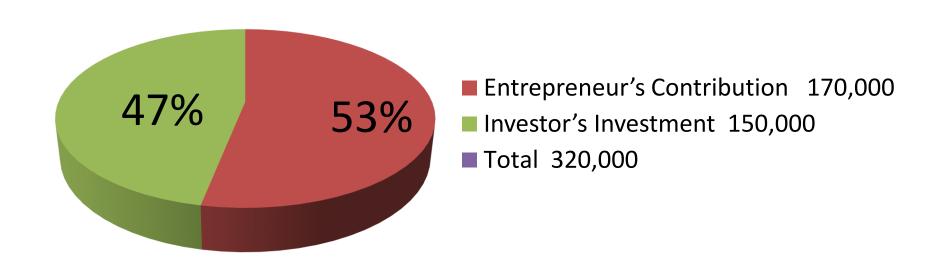
Sefali Begum is a member of Grameen Bank since 23 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's cow rearing, agriculture and home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	M/S ROBIN TRADERS	
Location	:	Baniara Bazar, Mirzapur, Tangail	
Total Investment in BDT	:	BDT 3,20,000	
Financing	:	Self BDT 1,70,000 (from existing business) 53%	
		Required Investment BDT 1,50,000 (as equity) 47%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Cement and steel(rod) etc. Manufacturer of pier, ring slab, cement bowl. Average 15% gain on sales. The business is operating by entrepreneur. Existing two employee. After getting equity fund one employee will be appointed. Collects goods from Tangail. Agreed grace period is 4 months. 	

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Cement and steel(rod), pier, ring slab,						
cement bowl	6,500	195,000	2,340,000			
Total Sales (A)	6,500	195,000	2,340,000			
Less. Variable Expense						
Cement and steel(rod), pier, ring slab,						
cement bowl	5,525	165,750	1,989,000			
Total variable Expense (B)	5,525	165,750	1,989,000			
Contribution Margin (CM) [C=(A-B)	975	29,250	351,000			
Less. Fixed Expense						
Mobile Bill		300	3,600			
Transportation		1,000	12,000			
Salary (self)		5,000	60,000			
Salary (staff)		15,000	180,000			
Entertainment		300	3,600			
Others		200	2,400			
Total fixed Cost (D)		21,800	261,600			
Net Profit (E) [C-D)		7,450	89,400			

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Pier, Cement bowl, Ring slab, Pillar	70,000		70,000			
Cement, Steel (rod), Sand, Concrete	90,000	1,50,000	2,40,000			
Cash	10,000	-	10,000			
Total	1,70,000	1,50,000	3,20,000			

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Cement and steel(rod), pier, ring slab, cement bowl	10,000	300,000	3,600,000	3,780,000	3,969,000	
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000	
Less. Variable Expense						
Cement and steel(rod), pier, ring slab, cement bowl	8,500	255,000	3,060,000	3,213,000	3,373,650	
Total variable Expense (B)	8,500	255,000	3,060,000	3,213,000	3,373,650	
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000	595,350	
Less. Fixed Expense						
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500	
Transportation		2,000	24,000	26,000	28,000	
Salary (self)		5,000	60,000	60,000	60,000	
Salary (staff)		21,000	252,000	252,000	252,000	
Entertainment		500	6,000	6,500	7,000	
Others		200	2,400	3,000	3,500	
Total Fixed Cost		29,250	351,000	354,500	358,000	
Net Profit (E) [C-D)		15,750	189,000	212,500	237,350	
Investment Payback			60,000	60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	189,000	212,500	237,350
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		129,000	281,500
	Total Cash Inflow	339,000	341,500	518,850
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	129,000	281,500	458,850

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 03 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















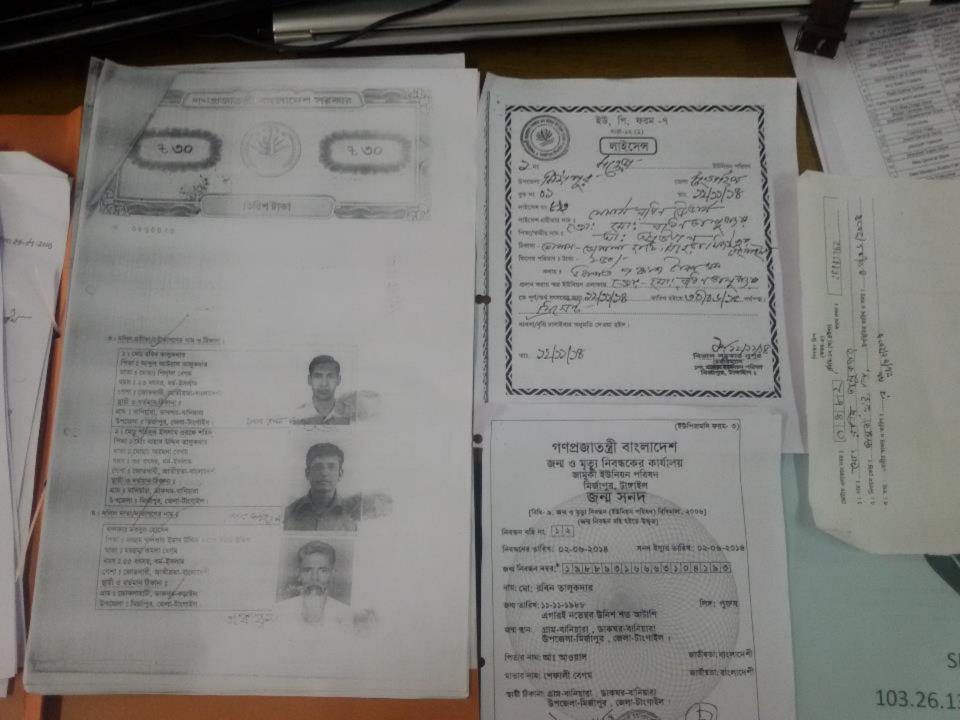












FAMILY PICTURE

