

*Proposed NU Business Name : **Mustafa Traders***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Wadud Mustafa Vill: Sahabaj, Union: 05 no. Balapara, Post: Kawnia, Upazila: Kawnia, District: Rangpur
Age	:	30 Years
Marital status	:	Married
Children	:	2 (two) daughters
No. of siblings:	:	01 Brother and 03 Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Hamida Islam
(iii) Father's name	:	Md. Nazrul Islam.
(iv) GB member's info	:	<i>Branch:</i> Balapara, Kawnia, <i>Centre #</i> 17/Mo <i>Loan no.:</i> 2269, Member since : 19 October, 2005. First loan: Tk. 4,000 Existing loan: 33,000, Outstanding loan: 16,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	S.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	1 (one) year experience in this business. He started the business with Tk. 1,50,000 (One lac fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Father's Income from agriculture.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01724033875
NU's National ID No.	:	8514227646591
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hamida Islam is a GB member since October 19, 2005, at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, 25 decimal land take as mortgage for cultivation, household purpose and assisting her husband in agriculture.
- Finally GB loan helped her in extension of house, 3 cows and improved her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mustafa Traders</i>
Address/ Location	:	Kajol Market, Akhangar road, kawnia, Rangpur.
Total Investment in BDT	:	Tk. 3,50,500
Financing	:	Self Tk. 2,00,500 (from existing business) Required Investment Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 4,500 (Four thousand five hundred)
Proposed Salary	:	Taka 4,500 (Four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 5%
(ii) Estimated % of proposed gross profit margin	:	On an average 5%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales of products (retail & whole sale) (A)	7,000	196,000	2,352,000
Less: Cost of Sales (B)	6,650	186,200	2,234,400
Gross Profit (C) [C=(A-B)]	350	9,800	117,600
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Generator bill		300	3,600
Shop Rent		600	7,200
Night Guard bill		50	600
Mobile bill		200	2,400
Conveyance		1,400	16,800
present salary (Self)		4,500	54,000
Other Cost (Entertainment & stationary etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		172	2,060
<i>Total Operating Cost (D)</i>		8,222	98,660
Net Profit (C-D):		1,578	18,940

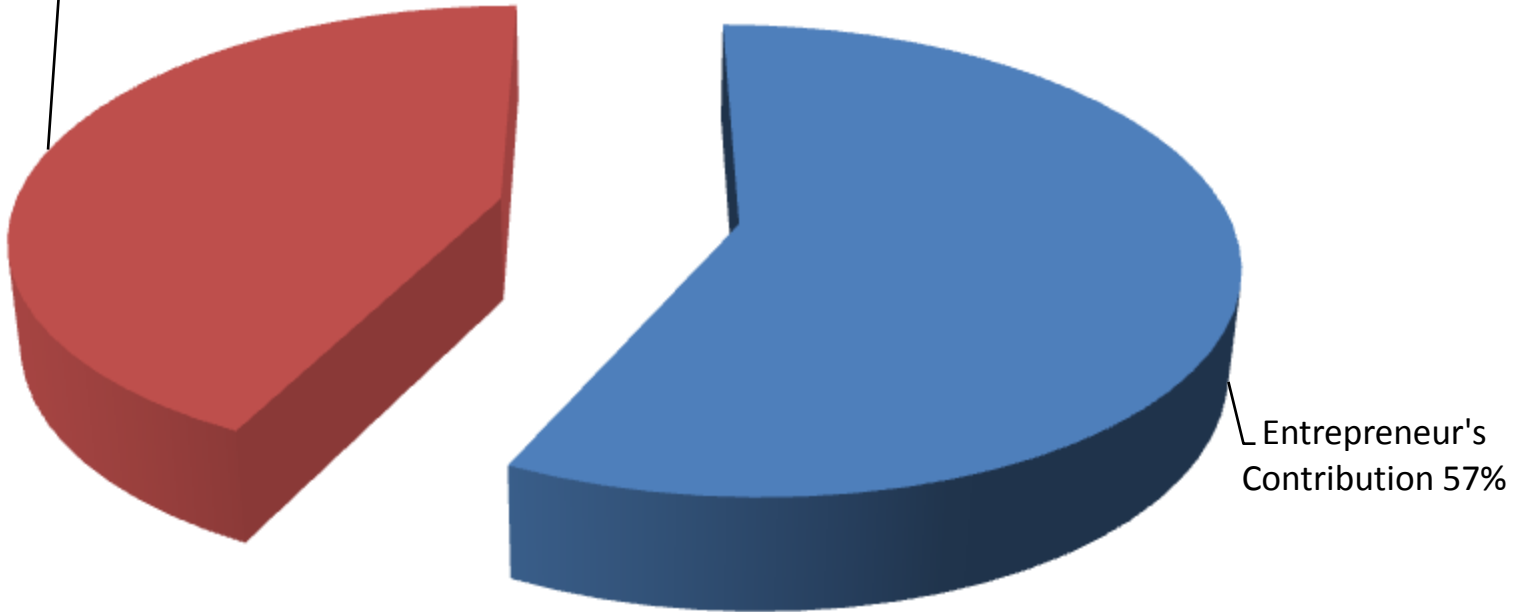
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (cattle feed, chaff, lentil, rice, oil cake etc.)	95,900	150,000	245,900
Decoration (Fixtures & Fittings)	20,600	-	20,600
Grameen Bank Outstanding Loan	(16,000)	-	(16,000)
Advance for shop	100,000	-	100,000
Total Capital	200,500	150,000	350,500

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 200,500
- Investor's Investment BDT 150,000
- Total Capital BDT 350,500

Investor's Investment
43%



Entrepreneur's
Contribution 57%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales of products (retail & wholesale) (A)	10,000	280,006	3,360,067	11,500	322,006	3,864,077	13,225	370,307	4,443,689
Less: Cost of Sales (B)	9,500	266,005	3,192,064	10,925	305,906	3,670,873	12,564	351,792	4,221,504
Gross Profit (C) [C=(A-B)]	500	14,000	168,003	575	16,100	193,204	661	18,515	222,184
Less: Operating Cost:									
Electricity bill		550	6,600		600	7,200		650	7,800
Generator bill		300	3,600		350	4,200		380	4,560
Shop Rent		600	7,200		700	8,400		800	9,600
Night Guard bill		50	600		70	840		100	1,200
Mobile bill (SMS & Reporting)		450	5,400		500	6,000		500	6,000
Conveyance		1,600	19,200		1,700	20,400		1,700	20,400
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,500	66,000
Other Cost (Entertainment & stationary etc.)		600	7,200		620	7,440		650	7,800
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		172	2,060		172	2,060		172	2,060
Total Operating Cost (D)	-	9,822	111,860	-	10,712	128,540	-	11,452	137,420
Net Profit (C-D):	-	4,179	56,143	-	5,389	64,664	-	7,064	84,764
Cumulative Income			56,143			120,807			205,572

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	62,143	76,664	96,764
1.3	Depreciation Expenses	2,060	2,060	2,060
1.4	Opening Balance of Cash Surplus	-	12,203	18,927
Total Cash Inflow		214,203	90,927	117,752
2.0	Cash Outflow			
2.1	Products Purchase	150,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	16,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	202,000	72,000	72,000
3.0	Total Cash Surplus	12,203	18,927	45,752

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 1
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name;
- Maintains books of record;
- Working experience (1 yrs)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in bazaar place;
- 2 similar type of shop in that bazaar;
- Has seasonal product demand;
- The capital of Entrepreneur will be Tk. 406,072 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors;
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









Thank You