

Proposed NU Business Name: **M/ S MAHBUBA TRADERS**



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Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	HABIBA
Age	:	02-02-1984 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Sister, 1 Brothers
Address	:	Vill: Khalisha Kandi, P.O: Majhira, P.S: Shahajahanpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MEHERUN NESA
(iii) Father's name	:	BABLU PRAMANIK
(iv) GB member's info	:	Branch: Narhotto Kahalo, Centre # 09(Female), Member ID: 1382/1, Group No: 03 Member since: 05-06-2006 (10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 70,000/-, Outstanding loan: Nil
(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	:	1 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-578448
Mother's Contact No.	:	01799-871659
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MEHERUN NESHA joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/ S MAHBUBA TRADERS
Location	:	Khalsha Kandi, Chokpara, Shahajahanpur, Bogra
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 8 ft= 40 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Rice, Pulse, Oil etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is owned.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

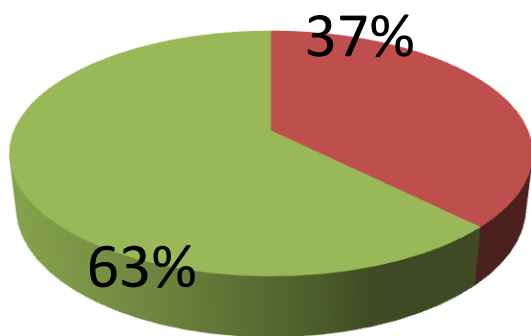
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	1,300	39,000	468,000
Total Sales (A)	1,300	39,000	468,000
Less. Variable Expense			
Grocery Item	975	29,250	351,000
Total variable Expense (B)	975	29,250	351,000
Contribution Margin (CM) [C=(A-B)]	325	9,750	117,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		300	3,600
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		3,650	43,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	2	1500	3,000	8	1500	12,000	15,000
Mobile Card	20	50	1,000	100	50	5,000	6,000
Oil	17	90	1,530	50	90	4,500	6,030
Soap	15	100	1,500	100	100	10,000	11,500
Pulse	5	120	600	5	120	600	1,200
Soft Drinks	3	5000	15,000	2	5000	10,000	25,000
Ice Cream	100	50	5,000	100	50	5,000	10,000
Others	1	2370	2,370	1	2900	2,900	5,270
Total	163		30,000	366		50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	2,000	60,000	720,000	756,000
Total Sales (A)	2,000	60,000	720,000	756,000
Less. Variable Expense				
Grocery Item	1,500	45,000	540,000	567,000
Total variable Expense (B)	1,500	45,000	540,000	567,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Electricity Bill		500	6,000	7,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	8,000
Total Fixed Cost		6,300	75,600	79,000
Net Profit (E) [C-D]		8,700	104,400	110,000
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	104,400	110,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	154,400	184,400
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	74,400	154,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 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





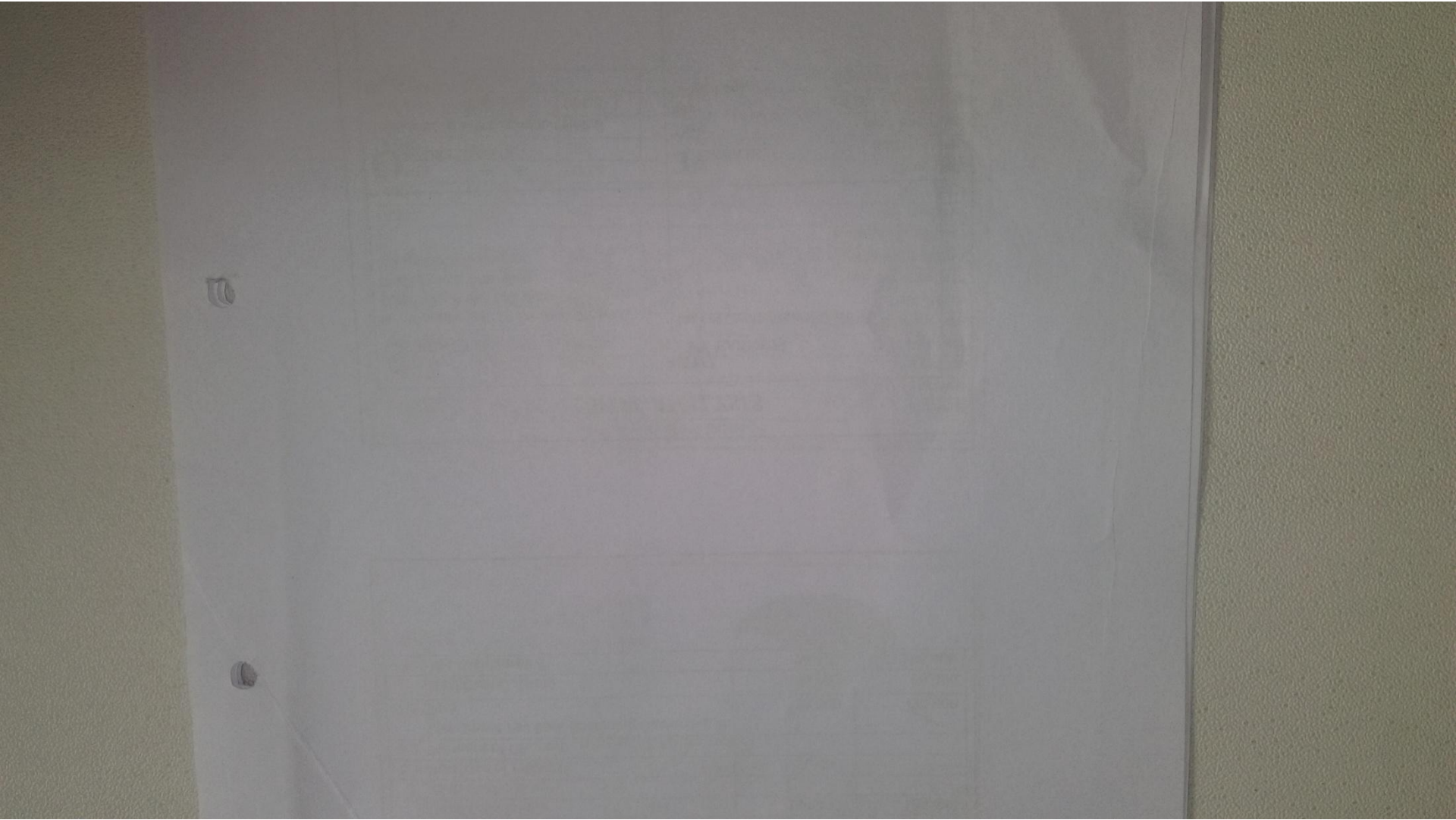












FAMILY PICTURE

