

Proposed NU Business Name: **MA BABA TRADERS**



Project identification and prepared by: MD Mozaharul Islam
Bogra Sadar Unit, Bogra

Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD ENAMUL PRAMANIK (KHAZA) |
| Age | : | 15-05-1989 (27 Years) |
| Education, till to date | : | Class V |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 01 Brother 02 Sisters |
| Address | : | Vill: Valta, P.O: Muril, P.S: Kahalu, 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 | : | MST NIHARA BEGUM |
| (iii) Father's name | : | MD ABDUR RASHID PRAMANIK |
| (iv) GB member's info | : | Branch: Narhatta, Kahalu , Centre # 77 (Male), Member ID: 8261, Group No: 6 Member since: 2006 (10 Years) First loan: BDT 1500 /- Existing loan: BDT 30000/- Outstanding loan: BDT 28680/- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | NA |
| (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 | : | 15 years experience in running business. 15 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Yes |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01915-447397 |
| Mother's Contact No. | : | 01949-787982 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NIHARA BEGUM joined Grameen Bank since 10 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MA BABA TRADERS |
| Location | : | Murail Baazar, Murail, Kahalu, Bogra |
| Total Investment in BDT | : | BDT 220,000/- |
| Financing | : | Self BDT 150,000 (from existing business) 68% Required Investment BDT 70,000 (as equity) 32% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | ft x ft = square ft |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Potato, Onion, jinger , Betel leaf etc. ▪20% gain on sales ▪The shop is own. ▪The business is being operated by entrepreneur. Existing 01 employee. ▪One will be appointed after receiving equity money. ▪Collects goods from Bogra. ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Potato, Onion, jinger , Betel leaf etc. | 4200 | 126000 | 1512000 |
| Total Sales (A) | 4200 | 126000 | 1512000 |
| Less Variable Expense | | | |
| Potato, Onion, jinger , Betel leaf etc. | 3360 | 100800 | 1209600 |
| Total variable Expense (B) | 3,360 | 100800 | 1209600 |
| Contribution Margin (CM) [C=(A-B) | 840 | 25200 | 302400 |
| Less Variable Expense | | | |
| Electricity bill | | 350 | 4200 |
| Transportation | | 4,000 | 48000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 6000 | 72000 |
| Entertainment | | 300 | 3600 |
| Generator | | 300 | 3600 |
| Guard | | 300 | 3600 |
| Mobile bill | | 600 | 7200 |
| Total fixed cost (D) | | 16,550 | 198600 |
| Net Profit (E)= [C-D] | | 8,650 | 103800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|-----------|------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Potato | 40 | 1500 | 60,000 | 1 | 20,000 | 20,000 | 80,000 |
| Onion | 16 | 750 | 12,000 | 5 | 2200 | 11,000 | 23,000 |
| Jingar | 4 | 2000 | 8,000 | 2 | 5000 | 10,000 | 18,000 |
| Garlic | 1 | 12000 | 12,000 | 1 | 20000 | 20,000 | 32,000 |
| Others | 1 | 10000 | 10,000 | 1 | 9000 | 9,000 | 19,000 |
| Spices | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Batel leaf | 1 | 8000 | 8,000 | 0 | 0 | 0 | 8,000 |
| Batel nut | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| | 65 | 0 | 150,000 | 10 | 0 | 70,000 | 220,000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Potato, Onion, jinger , Betel leaf etc. | 6600 | 198000 | 2376000 | 2494800 | 2619540 |
| Total Sales (A) | 6600 | 198000 | 2376000 | 2494800 | 2619540 |
| Less Variable Expense | | | | | |
| Potato, Onion, jinger , Betel leaf etc. | 5280 | 158400 | 1900800 | 1995840 | 2095632 |
| Total variable Expense (B) | 5,280 | 158400 | 1900800 | 1995840 | 2095632 |
| Contribution Margin (CM) [C=(A-B) | 1,320 | 39600 | 475200 | 498960 | 523908 |
| Less Variable Expense | | | | | |
| Electricity bill | | 500 | 6000 | 6400 | 6800 |
| Transportation | | 4,500 | 54,000 | 54500 | 60000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 12000 | 144000 | 144000 | 144000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Generator | | 300 | 3600 | 3600 | 3600 |
| Guard | | 300 | 3600 | 3600 | 3600 |
| Mobile bill | | 700 | 8400 | 8500 | 8600 |
| Total fixed cost (D) | | 23,300 | 279,600 | 280,600 | 286600 |
| Net Profit (E)= [C-D] | | 16300 | 195600 | 218,360 | 237308 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 195,600 | 218,360 | 237308 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 167,600 | 357960 |
| | Total Cash Inflow | 265600 | 385960 | 595268 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98,000 | 28000 | |
| 3 | Net Cash Surplus | 167,600 | 357960 | 567268 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

