

Proposed NU Business Name: **MONTU TRADERS**



Project identification and prepared by: MD Shahidul islam
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONTU
Age	:	15-01-1983 (33 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	NA
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Anupampur , P.O: Charghat, P.S: Charghat , Dist: Rajshahi
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 MUNUARA
(iii) Father's name	:	MD AKBOR
(iv) GB member's info	:	Branch: Charghat, Centre # 17 (Male), Member ID: 1422/2, Group No: 01 Member since: 28-08-09 (07 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 32000/- Outstanding loan: BDT 26720/-
(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	:	10 years experience in running business. 07 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.	:	01721-864637
Mother's Contact No.	:	01737-065976
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MUNUARA joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MONTU TRADERS
Location	:	Char Ghat Baazar
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000 (from existing business) 79% Required Investment BDT 50,000 (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; TV, Gift items, Bulb, Electronics items etc.▪ 20% gain on sales▪The shop is rented.▪The business is being operated by entrepreneur. Existing no employee.▪Collects goods from Rajshahi, Natore▪Agreed grace period is 3 months.

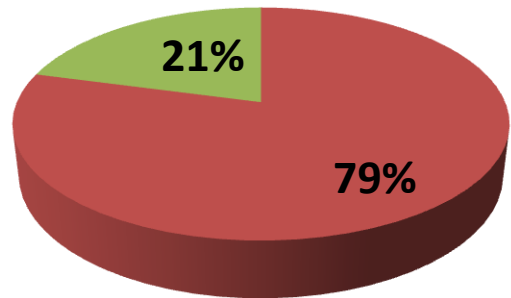
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
TV, Gift items, Bulb, Electronics items etc.	3200	96000	1152000
Total Sales (A)	3200	96000	1152000
Less Variable Expense			
TV, Gift items, Bulb, Electronics items etc.	2560	76800	921600
Total variable Expense (B)	2,560	76800	921600
Contribution Margin (CM) [C=(A-B)]	640	19200	230400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		100	1200
Entertainment		400	4800
Bank charge		100	1200
Mobile bill		300	3600
Total fixed cost (D)		10,400	124800
Net Profit (E)= [C-D]		8,800	105600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
TV	6	8000	48,000	1	10,000	10,000	58,000
Gift	12	700	8,400	1	10000	10,000	18,400
Energy Bulb	80	250	20,000	1	20000	20,000	40,000
Clear Culb	7	260	1,820	1	10000	10,000	11,820
Switch, Socket, Holder	1	10000	10,000	0	0	0	10,000
RFL	10	180	1,800	0	0	0	1,800
Security	1	100000	100,000	0	0	0	100,000
	117	0	190,000	4	0	50,000	240,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 50,000
- Total 240,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
TV, Gift items, Bulb, Electronics items etc.	4600	138000	1656000	1738800	1825740
Total Sales (A)	4600	138000	1656000	1738800	1825740
Less Variable Expense					
TV, Gift items, Bulb, Electronics items etc.	3680	110400	1324800	1391040	1460592
Total variable Expense (B)	3,680	110400	1324800	1391040	1460592
Contribution Margin (CM) [C=(A-B)	920	27600	331200	347760	365148
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		700	8400	8600	8800
Transportation		3,500	42,000	42500	43000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		100	1200	1200	1200
Entertainment		400	4800	4800	4800
Bank charge		100	1200	1200	1200
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		11,050	132,600	133,400	135400
Net Profit (E)= [C-D]		16550	198600	214,360	229748
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	198,600	214,360	229748
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		178,600	372960
	Total Cash Inflow	248600	392960	602708
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	178,600	372960	582708

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 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

21" PIANO MULTI SYSTEM
PURE FLAT
COLOR TELEVISION
REMOTE CONTROL
MODEL: U2PF



PIANO POLISH
SUPER QUALITY
COLOUR TELEVISION
21" JD

WINSTAR
MODEL HD-14853
VIP
14" COLOUR TELEVISION



NO POLISH
SUPER QUALITY
COLOUR TELEVISION

WINSTAR
MODEL HD-14855
VIP
COLOUR TELEVISION

2016
SEPTEMBER
OCTOBER
21"
5 YEARS WARRANTY
SILVA
PURE FLAT
digital vision
COLOR TELEVISION

KIAM
2700 ml
Full Plastic
POLYURETHANE OF GERMANY



PRESTIGE
26



PER STAR



FAMILY PICTURE

