

## Proposed NU Business Name: **MS JANBOX TRADERS**



Project identification and prepared by: Md. LOOKMAN ,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. MURADUL ISLAM</b>
Age	:	12-03-1985 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	06 Brother
Address	:	Vill: Mirzapur Batupara, P.O: Mowgasi , P.S: Mohanpur , 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	:	<b>MOST. RABEA</b>
(iii) Father's name	:	<b>MD. AKKAS ALLI</b>
(iv) GB member's info	:	Branch: Mowgasi, Mohanpur Centre 02 (Female), Member ID: 4275/1, Group No: 08 Member since: 27-07-2013 (3Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: 3,234/=
(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	:	Five years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-392312
Mother's Contact No.	:	01744-809672
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RABEA** joined Grameen Bank since 3 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

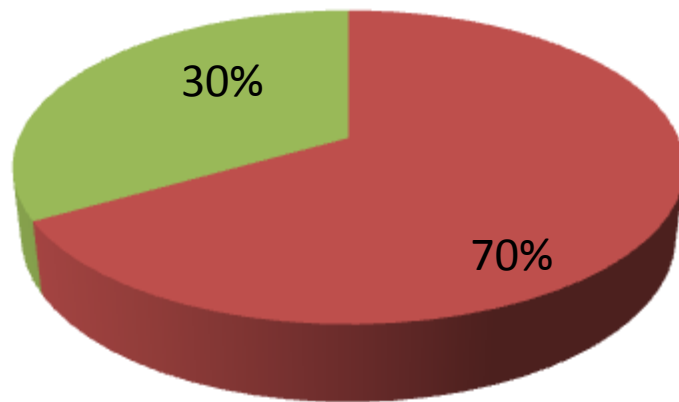
Business Name	:	<b>MS JANBOX TRADERS</b>
Location	:	Mowgasi Bazar, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 4,10,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12 ft =144 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Modi item etc.</li><li>▪Average 5% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Nowhata,Compani Die Jay.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Modiltem	30,000	9,00,000	1,08,00000
<b>Total Sales (A)</b>	30,000	9,00,000	1,08,00000
<b>Less. Variable Expense</b>			
Modi Item	28,500	8,55,000	1,02,60,000
<b>Total variable Expense (B)</b>	28,500	8,55,000	1,02,60,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1500	45,000	5,40,000
<b>Less. Fixed Expense</b>			
Rent		1,800	21,600
Electricity Bill		600	7,200
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Transportation		15,000	1,80,000
Entertainment		500	6,000
<b>Total fixed Cost (D)</b>		<b>29,300</b>	<b>3,51,600</b>
<b>Net Profit</b>		<b>15,700</b>	<b>1,88,400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rich	100	1600	1,60,000	20	1600	32,000	1,92,000
Ata	25	800	20,000	-	-	-	20,000
Daul	6	3500	21,000	3	3500	10,500	31,500
Suger	2	3000	6,000	-	-	-	6,000
Oill	4	12000	48,000	-	-	-	48,000
Cosmetics Item	-	-	1,00,000			7,500	1,07,500
Biscut	-	-	50,000	-	-	-	50,000
Moshla Item	-	-	5,000	-	-	-	5,000
<b>Total</b>	<b>137</b>		<b>4,10,000</b>	<b>23</b>		<b>50,000</b>	<b>4,60,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
<b>Modi Item</b>	40,000	12,00,000	1,44,00,0000	15,12,0000	1,58,76,000
Sarvising From					
<b>Total Sales (A)</b>	40,000	12,00,000	1,44,00,0000	15,12,0000	1,58,76,000
<b>Less. Variable Expense</b>					
<b>Modi tem</b>	38,000	11,40,000	1,36,80,000	1,43,64,000	1,50,82,200
<b>Total variable Expense (B)</b>	38,000	11,40,000	1,36,80,000	1,43,64,000	1,50,82,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,000	60,000	7,20,000	7,56,000	7,93,800
<b>Less. Fixed Expense</b>					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		700	8,400	9,000	9,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Transportation		16,000	1,92,000	1,93,000	1,95,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		<b>30,600</b>	<b>3,67,200</b>	<b>3,69,800</b>	<b>3,73,300</b>
<b>Net Profit (E) [C-D]</b>		<b>29,400</b>	<b>3,52,800</b>	<b>3,86,200</b>	<b>4,20,500</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	3,52,800	3,86,200	4,20,500
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		3,32,800	6,99,000
	<b>Total Cash Inflow</b>	<b>4,02,800</b>	<b>7,19,000</b>	<b>11,19,500</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>3,32,800</b>	<b>6,99,000</b>	<b>10,99,500</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 5Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













Handwritten text in Odia, including a vertical line of text on the right side.

Main body of handwritten text in Odia, detailing various points or instructions.

Form titled '8ନଃ ମୌଗାଛି ୟୁଡନି' (8th Mougachi Yoduni) with a tree logo. It includes fields for 'କ୍ରେଡିଟ୍ ନାମ' (Credit Name) and other details.

Form from 'ମାଧ୍ୟମିକ ଶିକ୍ଷା ବିଭାଗ' (Secondary Education Division) featuring a lightbulb icon and a QR code at the bottom.

Form with a house icon and the text 'ସହଜ ସମେତ ନାମ ଦିଅ' (Provide name with ease). It contains several lines for handwritten entries.



# FAMILY PICTURE

