

Proposed NU Business Name: **MS MAHADE TRADERS**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHADE HASAN
Age	:	10-12-1991 (25Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Cokpolashi, P.O: Dhopapara, P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. MALEKA BEGUM
(iii) Father's name	:	MD. JALAL UDDIN
(iv) GB member's info	:	Branch: Zeupara ,.Puthia ,Centre # 62 (Female), Member ID: 7030, Group No: 03 Member since: 2006 (11 Years) First loan: BDT -7,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 23,900
(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	:	5 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.	:	01724-670098
Father's Contact No.	:	01746-734565
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MALEKA BEGUM joined Grameen Bank since 11 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MAHADE TRADERS
Location	:	Dhopapara Bajar, Puthia, Rajshahi .
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

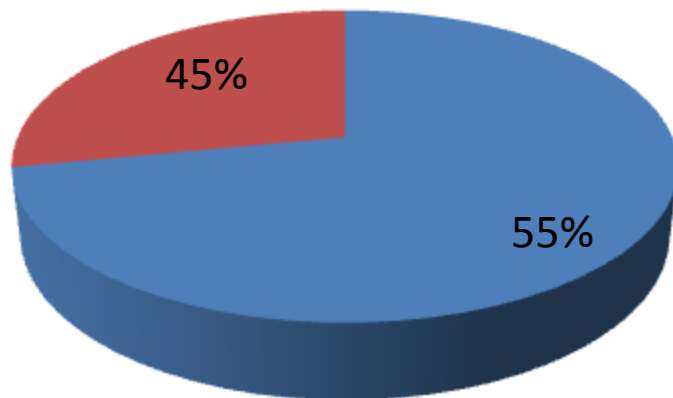
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Grocery Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		200	2,400
Transportation		700	8,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		150	1,800
Generator		150	1,800
Bank Charge		100	1,200
Mobile		200	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10x1,600)	16,000	20,000	36,000
Flower (6x800)	4,800	15,000	19,800
Sugar (4x3,100)	12,400	0	12,400
Kohl (4x2,200)	8,800	0	8,800
Chaff(3x1,200)	3,600	0	3,600
Broken rice (8x1,300)	10,400	15,000	25,400
Detergent (4x400)	1,600	0	1,600
Shop (6x360)	2,160	0	2,160
Others	240	0	240
Total	60,000	50,000	110,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		0	0	0	0
Electricity bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile		300	3,600	3,780	3,969
Total Fixed Cost		7,200	86,400	87,360	88,368
Net Profit (E) [C-D]		6,300	75,600	82,740	90,237
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	75,600	82,740	90,237
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	55,600	62,740
	Total Cash Inflow	125,600	138,340	152,977
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	55,600	118,340	132,977

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







