

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



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MARUF DORJI
Age	:	10-05-1982 (34 Yars)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter 1 SON
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Mashok , P.O: Fulbaria, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAILY
(iii) Father's name	:	ATIKUR RAHMAN
(iv) GB member's info	:	Branch: Ranigonj , Kapasia Centre # 19(Female), Member ID: 3453, Group No: 06 Member since: 05-04-1988 (24 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	6 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.	:	01748-396018
Mother's Contact No.	:	01765-424445
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAILY joined Grameen Bank since 24 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MARUF TRADERS
Location	:	Chadpur Bazar
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 200000/-(from existing business) 71% Required Investment BDT 80000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 8 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; auto parts .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented.▪Collects goods from Kapasia.▪Agreed grace period is 3 months.

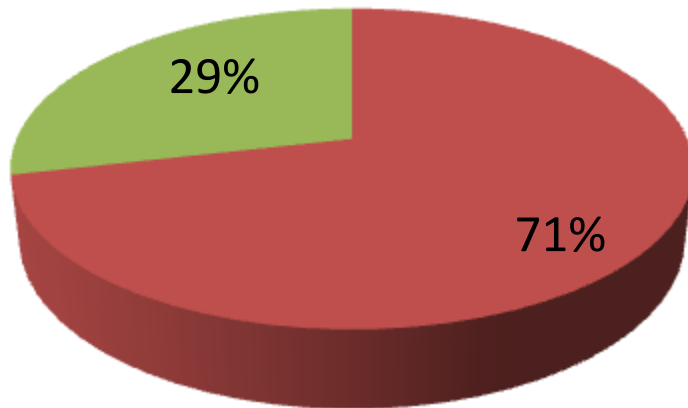
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Auto Parts	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Auto Parts	1600	48000	576000
Total Variable exp. (B)	1600	48000	576000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Rent		1000	12000
Electricity bill		200	2400
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		200	2400
Guard		250	3000
Genaretor		150	1800
Mobile		300	3600
total fixed cost (D)		7900	94800
Net profit (E) [C-D]		4100	49200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Lyner	100	800	80,000	30	800	24,000	104,000
Piston	50	400	20,000	50	400	20,000	40,000
Bearing	150	100	15,000	100	100	10,000	25,000
Belt	100	150	15,000	80	200	16,000	31,000
Light	100	200	20,000			0	20,000
Nojel	40	200	8,000			0	8,000
Socket, switch	50	200	10,000	300	30	9,000	19,000
Others	120	100	12,000	10	100	1,000	13,000
Security			20,000				20,000
Total	710		200,000	570		80,000	280,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Auto Parts	2765	82950	995400	1045170	1097429
Total Sales (A)	2765	82950	995400	1045170	1097429
less variable Expenses					
Auto Parts	2212	66360	796320	836136	877942.8
Total variable Expenses (B)	2212	66360	796320	836136	877942.8
Contribution Margin (CM)= (A-B)	553	16590	199080	209034	219485.7
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		200	2400	16000	3000
Transportation		840	10080	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		225	2700	2700	2700
Guard		250	3000	3000	3000
Genaretor		150	1800	1800	1800
Mobile		400	4800	7400	4800
Total Fixed Cost		8065	96780	137900	90300
Net Profit (E) (C-D)		8525	102300	71134	129185.7
Investment Payback			32000	32000	32000

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

SR#	<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	80,000		
1.2	Net Profit	102,300	71,134	129185.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70,300	109434
	Total Cash Inflow	182300	141434	238619.7
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	70,300	109434	206619.7

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06; 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