

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



Project identification and prepared by: Md . Mizanur Rahman,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TAIZUL ISLAM
Age	:	09-06-1988 (29 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SOBEDA BEGUM
(iii) Houseband's name	:	LATE. ABDUR RASHID
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 11 (Female), Member ID:2671/2, Group No: 05 Member since: 02-10-2000(06Years) First loan: BDT 3,000 /- Existing Loan: BDT9,000/- Outstanding loan: BDT Nill
Further Information:		
(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. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-714598
Mother's Contact No.	:	01811-785960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBEDA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MONDOL TRADERS
Location	:	Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 3,90,000/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 30 ft= 450 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sar product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

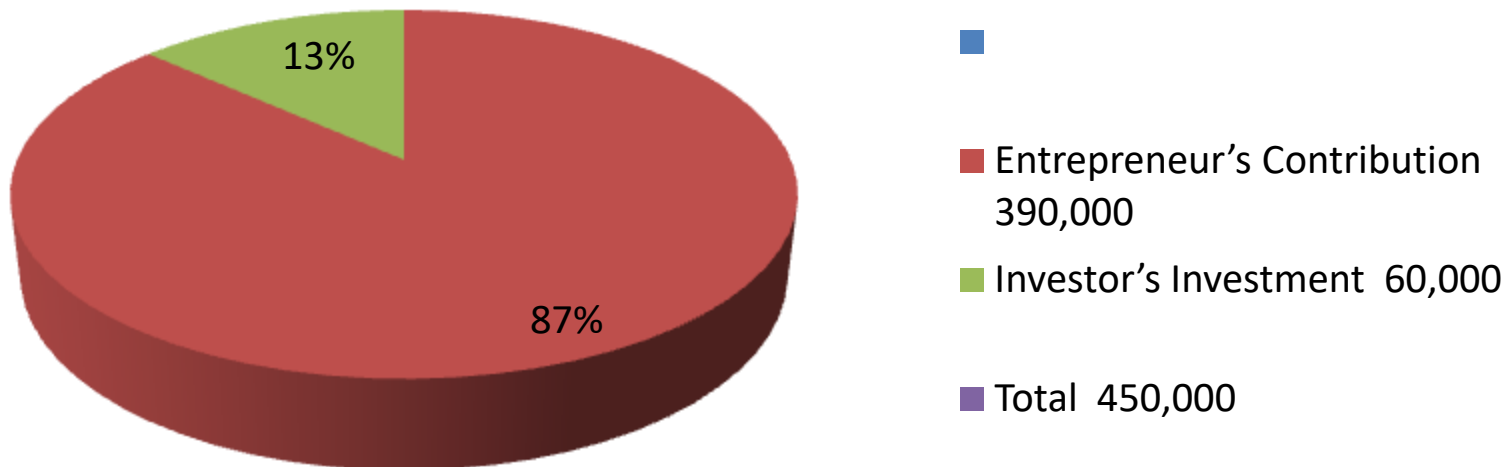
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fertilizer sales	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Fertilizer Purchase	9,000	270,000	3,240,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant		1,500	18,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		13,700	164,400
Net Profit (E) [C-D]		16,300	195,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fasfet	150	1000	150,000	30	1,000	30,000	180,000
Patash	40	700	28,000	20	700	14,000	42,000
Uria	30	750	22,500	20	750	15,000	37,500
Chun	200	400	80,000	0	0	0	80,000
others	1	9500	9,500	1	1000	1,000	10,500
Security	1	100000	100,000	0	0	0	100,000
Total	422	0	390,000	71	0	60,000	450,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Particular	Daily	Monthly	Yearly		
Revenue (sales)				0	-
Fertilizer sales	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5670000	5,953,500
Less. Variable Expense				0	0
Fertilizer Purchase	13,500	405,000	4,860,000	0	0
Total variable Expense (B)	13,500	405,000	4,860,000	5,103,000	5,358,150
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
House rant		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		13,300	159,600	159,600	159,600
Net Profit (E) [C-D]		31,700	380,400	407,400	435,750
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	380,400	407,400	435,750
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		356,400	739,800
	Total Cash Inflow	440,400	763,800	1,175,550
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	356,400	739,800	1,151,550

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; Mohishaban,
Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

