

Proposed NU Business Name: MS MOJUMDAR TRADERS

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD . YAKUB HARUN
Age	:	20-07-1984 (33 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	3 Daughters & 1 Son
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Chitlia, P.O: Solia P.S: Porshuram, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	LATE. SERAJUL ISLAM
(iv) GB member's info	:	Branch: Porshuram, Centre # 26 (Female), Member ID: 1846, Group No: 01 Member since: 12-04-2000 (17 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT , Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	No
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Brick broken machine
Entrepreneur Contact No.	:	01819-924366
Mother's Contact No.	:	01823-693106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

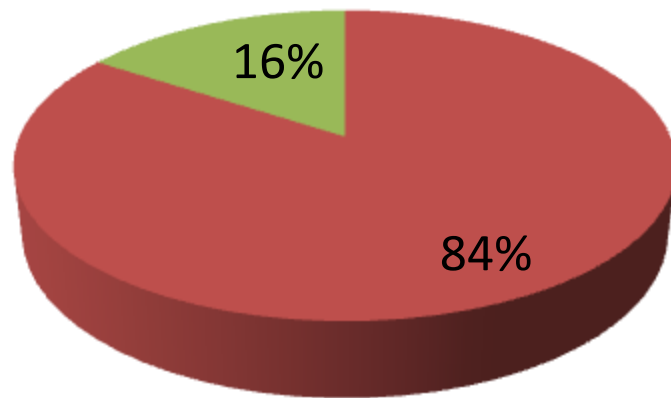
Business Name	:	MS MOJUMDAR TRADERS
Location	:	Chitlia Mosque main road, Porshuram, Feni
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 320,000/-(from existing business) 84% Required Investment BDT 60,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; dressing Table,wood,Palongo etc. ▪Average gain on 15% sale. ▪The business is operating by entrepreneur. Existing four employees. ▪None employee will be appointed. ▪The shop is rent. ▪Collects goods from feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Dressing table,Dining table,Alna ETC	9000	270000	3240000
Total Sales(A)	9000	270000	3240000
Less Variable Expense (B)			0
Dressing table,Dining table,Alna ETC	7200	216000	2592000
Total Variable Expense	7200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	1800	54000	648000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		40000	480000
Entertainment		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		49100	589200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	3	45,000	135,000			0	135,000
Dressing Table	3	15,000	45,000			0	45,000
Daining Set	1	35000	35,000			0	35,000
Alna	3	3000	9,000			0	9,000
Long Wood			76,000			60,000	136,000
Sequity	1	20000	20,000			0	20,000
			0			0	0
	11	118000	320000	0	0	60,000	380,000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 60,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Dressing table,Dinging table,Alna ETC	9500	285000	3420000	3591000
Total Sales(A)	9500	285000	3420000	3591000
Less Variable Expense (B)				
Straw, Bran, Medicine etc	7600	228000	2736000	2872800
Total Variable Expense	7600	228000	2736000	2872800
Contributon Margin (CM) [C=(A-B)]	1900	57000	684000	718200
Less Fixed Expense				
Rent		2500	30000	30000
Electric Bill		500	6000	6300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		40000	480000	480000
Entertainment		300	3600	3600
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		49100	589200	589780
Net Profit (E)= [C-D]		7900	94800	99540
Investment Pay Back			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	94,800	99540
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		58800
	Total Cash Inflow	154,800	158,340
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	58,800	122,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:1 Others:04
Experience & Skill : 07 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE