

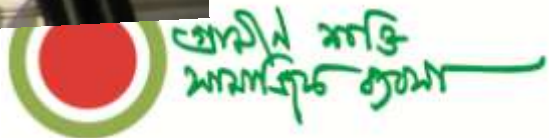
Proposed NU Business Name: **MS BHUYAN TRADERS**



Project identifica

Gazipur

Project verified by: Siddiqur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAYDUL ISLAM
Age	:	01-03-1998 (29Years)
Education, till to date	:	ssc
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill :Aturi, P.O: Kumun Bazar. P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST.MORIUM AKTHER
(iii) Father's name	:	ABUL HASEM BHUYAN
(iv) GB member's info	:	Branch: Baria, Centre # 11(Female), Member ID: 3715/1, Group No:09 First loan: BDT 10,,000/- Existing loan: BDT 5o,000/- Outstanding loan: BDT 26800/- :
Further Information:		Father
(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	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01745-287376
Entrepreneur Contact No.	:	01718-098455
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit ,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MST.MORIUM AKTHER joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

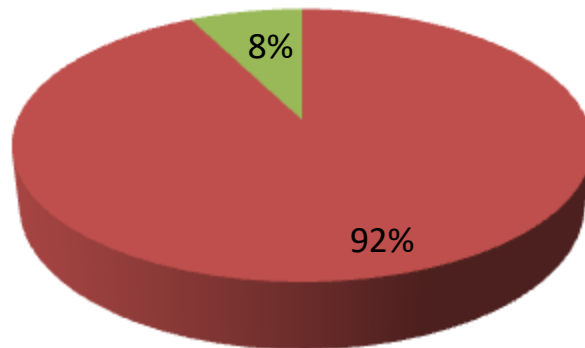
Business Name	:	MS BHUYAN TRADERS
Location	:	Kumun Bazar,Gazipur
Total Investment in BDT	:	BDT 9,20,000/-
Financing	:	Self BDT 8,60,000/- (from existing business) 86% Required Investment BDT 70,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 25ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as fertilizer▪Gaine on sales 20%.▪The business is operating by entrepreneur. Existing no employee.▪The farm is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Furtilizer,octen,Desiel,Moile,salt Etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Furtilizer,octen,Desiel,Moile,salt Etc	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		600	7200
Transportaion		0	0
Salary (Self)		5000	60000
Entertainment		400	4800
Guard		200	2400
Generator		200	2400
Mobile Bill		600	7200
Total Fixed Cost (D)		10000	120000
Net Profit (E)= [C-D]		8000	96000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fertilizer			500,000			70,000	570,000
Partol	5	8,000	40,000			0	40,000
Disel	4	6000	24,000			0	24,000
Mobile	5	7000	35,000			0	35,000
Salt	120	40	4,800			0	4,800
Kitnashok			50,000			0	50,000
Security			60,000			0	60,000
Others			146,200			0	146,200
	134	21040	860000	0	0	70,000	930,000

Source of Finance



- Entrepreneur's Contribution 860,000
- Investor's Investment 70,000
- Total 930,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fertilizer,octen,Desiel,Moile,salt Etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		600	7200	7500	7800
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobil Bill		600	7200	7300	7400
Total Fixed Cost (D)		10000	117600	118000	118400
Net Profit (E)= [C-D]		11000	132000	138600	145530
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104000	214600
	Total Cash Inflow	202,000	242,600	360,130
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	104,000	214,600	332,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





ENERGY

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मुक्ति - १० बि

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मुक्ति - १० बि

Blank wooden panels on the right side of the shelves.







FAMILY PICTURE

