

Proposed NU Business Name: **M/S. MORSHED TRADERS**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MORSHED ALI
Age	:	15/11/1984(33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother 4 Sister
Address	:	Vill: Makranda,P.O:Lolitnogor,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SUFIA BEGUM
(iii) Father's name	:	AKRAMUL HOQUE
(iv) GB member's info	:	Branch:Badhair,Tanor, #56(Female), Member ID: 4323/1, Group No:01 Member since:2002-2008, New First loan: BDT -5000 Existing Loan: BDT 30000, Outstanding loan:28680
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Goru Palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01730185696
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SUFIA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

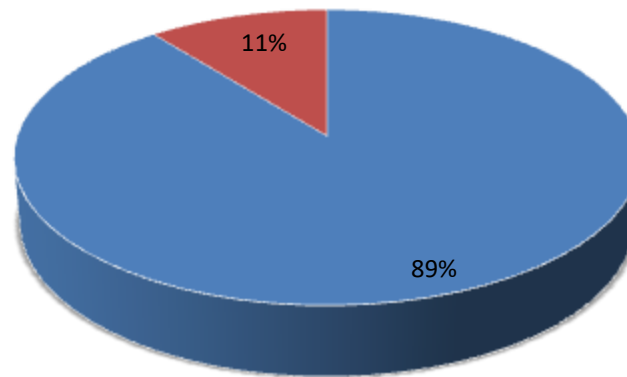
Business Name	:	M/S. MORSHED TRADERS
Location	:	Makranda,Lolitnogor,Godagari, Rajshahi
Total Investment in BDT	:	BDT 467000/-
Financing	:	Self BDT 417000/--(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	24ft x 22ft= 528 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Shar,Kitnashok etc ▪The business is operating by entrepreneur. Existing no employees. ▪Average gain ▪The farm is owned. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shar, Kitnashok	10000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less. Variable Expense			
Shar, Kitnashok	8000	240000	2880000
Total Variable Expense (B)	8000	240000	2880000
Contribution Margin(CM) [C=(A-B)]	2000	60000	720000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4800
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		8000	96000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		300	3600
Total Fixed Cost (D)		13900	166800
Net Profit (E) [C-D]		46100	553200

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Shar	17000	30000	47000
Kitnashok	400000	20000	420000
Total	417000	50000	467000

Source of Finance



- Entrepreneur's Contribution 417000
- Investor's Investment 50000
- Total 467000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Shar, Kitnashok		300000	3600000	3780000	3969000
Total Sales (A)		300000	3600000	3780000	3969000
Less. Variable Expense					
Shar, Kitnashok		240000	2880000	3024000	3175200
Total Variable Expense (B)		240000	2880000	3024000	3175200
Contribution Margin (CM) [C=(A-B)]		60000	720000	756000	793800
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4800	5100	5400
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		8000	96000	96300	96600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		300	3600	3600	3600
Total Fixed Cost (D)		13900	166800	167700	168600
Net Profit (E) [C-D]		46100	553200	588300	625200
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	553200	588300	625200
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		533200	1101500
	Total Cash Inflow	603200	1121500	1726700
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	533200	1101500	1706700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Makranda,
Lolitnogor,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

