

# Proposed NU Business Name: **M/S HABIBULLAH TRADERS**



Project identification and prepared by: Md. Ebada Hosen Sarkar,  
Puthiya Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>Md. A HALIM MUNSHI</b>   |
| Age  | : | 17-04-1998 (33 Years)   |
| Education, till to date                          | : | Class 8   |
| Marital status                                   | : | Married   |
| Children   | : | 3 sons  |
| No. of siblings:                                 | : | 3Brothers & 3 Sisters   |
| Address  | : | Vill: Jiopara, P.O: Jiopara, P.S: Puthiya, 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                               | : | <b>MST. SAHERA BEGUM</b>  |
| (iii) Father's name                              | : | <b>MD. ABDUR RAJJAK MUNSHI</b>  |
| (iv) GB member's info                            | : | Branch: Puthiya, Centre # 37(Female),<br>Member ID: 3744/1, Group No: 01<br>Member since: 26-01-2002 (13Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: BDT 30,000, 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,<br>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.<br>He has 5 Years training. |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01713726278  |
| Mother's Contact No.  | : | 01944782684  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi          |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SAHERA BEGUM** joined Grameen Bank since 13 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                                     | : | <b>M/S HABIBULLAH TRADERS</b>   |
| Location  | : | Jholmoliya Bazaar, Rajshahi   |
| Total Investment in BDT                           | : | BDT 2,15,000/-  |
| Financing   | : | Self BDT 1,15,000/-(from existing business) 57%<br>Required Investment BDT 1,00,000/-(as equity) 43%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 15ft x 12ft= 180square ft   |
| Security of the shop                              | : | -   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Jute Bag, Plastic Bag etc.</li><li>▪Average 5% gain on egg sale.</li><li>▪BDT 2 gain from bag sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Dhaka, Gajipur, Kustiya.</li><li>▪Agreed grace period is 3 months.</li></ul> |

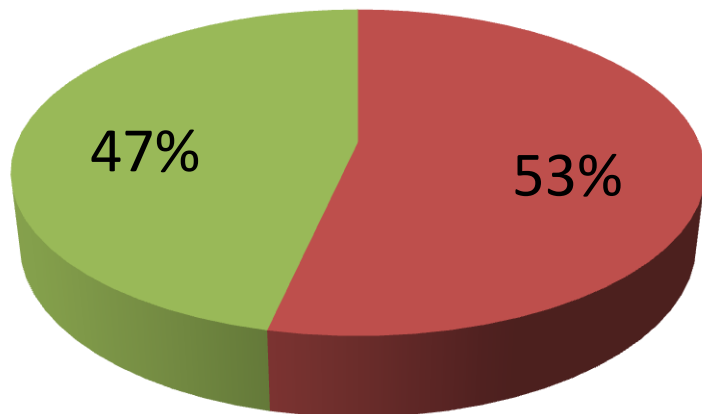
## Existing Business (BDT)

| Particular                                | Daily      | Monthly       | Yearly         |
|---|------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |
| Plastic & Jute bag (300 x 2)              | 600        | 18,000        | 216,000        |
| Egg (700/100) x 30                        | 210        | 6,300         | 75,600         |
| Servicing & Parts                         | 100        | 3,000         | 36,000         |
| <b>Total Sales (A)</b>                    | <b>910</b> | <b>27,300</b> | <b>327,600</b> |
| <b>Less. Variable Expense</b>             |            |               |                |
| Plastic & Jute bag                        | -          | -             | -              |
| Egg                                       | -          | -             | -              |
| <b>Total variable Expense (B)</b>         | <b>-</b>   | <b>-</b>      | <b>-</b>       |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>910</b> | <b>27,300</b> | <b>327,600</b> |
| <b>Less. Fixed Expense</b>                |            |               |                |
| Electricity Bill                          |            | 400           | 4,800          |
| Mobile Bill                               |            | 200           | 2,400          |
| Salary (self)                             |            | 5,000         | 60,000         |
| Transportation                            |            | 7,000         | 84,000         |
| Entertainment                             |            | 300           | 3,600          |
| Salary (staff)                            |            | 6,000         | 72,000         |
| <b>Total fixed Cost (D)</b>               |            | <b>18,900</b> | <b>67,200</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>8,400</b>  | <b>260,400</b> |

## Investment Breakdown

| Particulars             | Existing       | Proposed       | Proposed Total |
|-------------------------|----------------|----------------|----------------|
| Jute Bag (1000 x 55)    | 55,000         | 50,000         | 105,000        |
| Plastic Bag (2000 x 10) | 20,000         | 25,000         | 45,000         |
| Egg (3000 x 6.80)       | 20,400         | 25,000         | 45,400         |
| Electric Item           | 19,600         | 0              | 19,600         |
| <b>Total</b>            | <b>115,000</b> | <b>100,000</b> | <b>215,000</b> |

## Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 100,000
- Total 215,000

## Financial Projection (BDT)

| Particular                               | Daily        | Monthly       | 1st Year       | 2nd Year       |
|--|--------------|---------------|----------------|----------------|
| <b>Revenue (sales)</b>                   |              |               |                |                |
| Plastic & Jute bag (500 x 2)             | 1,000        | 30,000        | 360,000        | 378,000        |
| Egg                                      | 310          | 9,300         | 111,600        | 117,180        |
| Servicing & Parts                        | 100          | 3,000         | 36,000         | 37,800         |
| <b>Total Sales (A)</b>                   | <b>1,410</b> | <b>42,300</b> | <b>507,600</b> | <b>532,980</b> |
| <b>Less. Variable Expense</b>            |              |               |                |                |
| Plastic & Jute bag                       | -            | -             | -              | -              |
| Egg                                      | -            | -             | -              | -              |
| <b>Total variable Expense (B)</b>        | <b>-</b>     | <b>-</b>      | <b>-</b>       | <b>-</b>       |
| <b>Contribution Margin (CM) [C=(A-B)</b> | <b>1,410</b> | <b>42,300</b> | <b>507,600</b> | <b>532,980</b> |
| <b>Less. Fixed Expense</b>               |              |               |                |                |
| Electricity Bill                         |              | 400           | 4,800          | 5,500          |
| Mobile Bill                              |              | 300           | 3,600          | 4,000          |
| Salary (self)                            |              | 5,000         | 60,000         | 60,000         |
| Transportation                           |              | 10,000        | 120,000        | 122,000        |
| Entertainment                            |              | 300           | 3,600          | 4,000          |
| Salary (staff) (2)                       |              | 10,000        | 120,000        | 120,000        |
| <b>Total Fixed Cost</b>                  |              | <b>26,000</b> | <b>312,000</b> | <b>315,500</b> |
| <b>Net Profit (E) [C-D)</b>              |              | <b>16,300</b> | <b>195,600</b> | <b>217,480</b> |
| <b>Investment Payback</b>                |              |               | <b>60,000</b>  | <b>60,000</b>  |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   |
|----------|---|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |
| 1.1      | Investment Infusion by Investor                   | 100,000        |                |
| 1.2      | Net Profit  | 195,600        | 217,480        |
| 1.3      | Depreciation (Non cash item)                      |                | -              |
| 1.4      | Opening Balance of Cash Surplus                   |                | 135,600        |
|          | <b>Total Cash Inflow</b>                          | <b>295,600</b> | <b>353,080</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |
| 2.1      | Purchase of Product                               | 100,000        |                |
| 2.2      | Payment of GB Loan                                |                |                |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 60,000         | 60,000         |
|          | <b>Total Cash Outflow</b>                         | <b>160,000</b> | <b>60,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>135,600</b> | <b>293,080</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

01944-782684

01713-726278

# মেম্বার্স হারিফুল স্টোর



প্রো:মো:আ:হালিম মুন্সি

এখানে সকল প্রকার নতুন-পুরাতন খালি  
বস্তা, কাটুন ক্রয়-বিক্রয় করা হয়।  
কলমলিয়া বাজার, পুঠিয়া, রাজশাহী।

ওড়ানা  
সাবান





















কালিকা হা  
অসিক ইন্  
০৩১-২২৩১  
১৫/০৩/২০০৩

























# FAMILY PICTURE

