

Proposed NU Business Name: **M B TRADERS**



Project identification and prepared by: Md Nurul Islam,
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	NADIR AHAMED SHAHI
Age	:	01-12-1984 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Pas Elasin, P.O: Elasin, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOKSEDA BEGUM
(iii) Father's name	:	SHAHIDUZZAMAN AHMED
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 54 Male), Member ID: 6062, Group No: 03 Member since: 11-10-2006 (10 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan : BDT 29,926 /- Outstanding loan: BDT 28,606/-
(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	:	1 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-676487
Mother's Contact No.	:	01794-726991
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOKSEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M B TRADERS
Location	:	Elasin, Tangail
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 290,000/-(from existing business) 74% Required Investment BDT 100,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 10 ft = 270 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; Electronics item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund one employee will be appointed.▪The shop is owned.▪Collects goods from Tangail, Dhaka.▪Agreed grace period is 3 months.

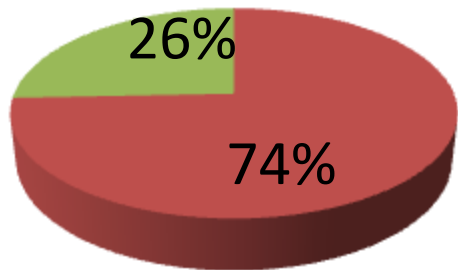
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Item	5,500	165,000	1,980,000
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Electric Item	4,950	148,500	1,782,000
Total variable Expense (B)	4,950	148,500	1,782,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		300	3,600
Guard		200	2,400
Generator		100	1,200
Total fixed Cost (D)		9,300	111,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice Cooker	3	1600	4,800	0	0	0	4,800
Gift Item	60	800	48,000	0	0	0	48,000
Gas Burner	40	2500	100,000	0	0	0	100,000
Gas Cylinder	12	1200	14,400	20	1500	30,000	44,400
Electric Coil	16	2500	40,000	0	0	0	40,000
Charger Fan	4	2800	11,200	0	0	0	11,200
Malamine Item	100	150	15,000	0	0	0	15,000
Electric Item	500	100	50,000	100	200	20,000	70,000
RFL Item	0	0	0	100	500	50,000	50,000
Ohters	1	6600	6,600				
Total	736		290,000	220		100,000	383,400

Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 100,000
- Total 390,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric Item	8,000	240,000	2,880,000	3,024,000
Total Sales (A)	8,000	240,000	2,880,000	3,024,000
Less. Variable Expense				
Electric Item	7,200	216,000	2,592,000	2,721,600
Total variable Expense (B)	7,200	216,000	2,592,000	2,721,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Electricity Bill		300	3,600	4,000
Mobile Bill		500	6,000	7,000
Salary (self)		5,000	60,000	60,000
Transportation		3,500	42,000	44,000
Entertainment		300	3,600	4,000
Guard		200	2,400	2,400
Generator		100	1,200	1,200
Salary (staff)		2,500	30,000	30,000
Total Fixed Cost		12,400	148,800	152,600
Net Profit (E) [C-D]		11,600	139,200	149,800
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	139,200	149,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		79,200
	Total Cash Inflow	239,200	229,000
2	Cash Outflow		
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
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	79,200	169,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

