

## Proposed NU Business Name: **MS NOBAB TRADERS**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MIZANUR RAHMAN</b>
Age	:	12-09-1991(25 Years )
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 3 Sister
Address	:	Vill: Dhopapara, P.O: Zeupara, P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ASIA BEGUM</b>
(iii) Father's name	:	<b>MD. KHOLILUR RAHMAN</b>
(iv) GB member's info	:	Branch: Zeupara , Puthia , Centre # 26(Female), Member ID: 3084/3, Group No: 08 Member since: 2000 to (17Years) First loan: BDT -7,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 20,000
(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	:	10 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.	:	01736-473590
Father's Contact No.	:	01712-498885
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ASIA BEGUM** joined Grameen Bank since 17 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS NOBAB TRADERS</b>
Location	:	Dhopapara , Puthai , Rajshahi .
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -190,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

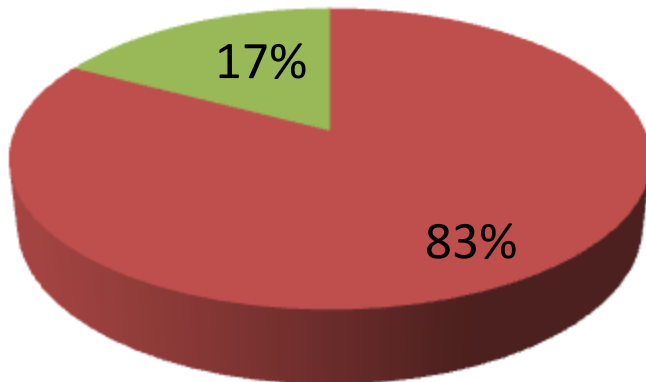
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,500	105,000	1260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1260,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,150	94,500	1134,000
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>1134,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,350</b>	<b>76,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,150</b>	<b>49,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	7,000	25,000	32,000
Cosmetic	10,000	-	10,000
Flower	4,000	5,000	9,000
Sugar	5,000	10,000	15,000
Oil	8,000	10,000	18,000
Biscuit	3,000	-	3,000
Others	13,000	-	13,000
Security	190,000	-	190,000
<b>Total</b>	<b>240,000</b>	<b>50,000</b>	<b>290,000</b>

## Source of Finance



■ Entrepreneur's Contribution 240,000

■ Investor's Investment 50,000

■ Total 290,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>	<b>1701,000</b>	<b>1786,050</b>
<b>Less. Variable Expense</b>					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
<b>Total variable Expense (B)</b>	<b>4,050</b>	<b>121,500</b>	<b>1458,000</b>	<b>1530,900</b>	<b>1607,445</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>6,850</b>	<b>82,200</b>	<b>82,740</b>	<b>83,307</b>
<b>Net Profit (E) [C-D)</b>		<b>6,650</b>	<b>79,800</b>	<b>87,360</b>	<b>95,298</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,800	87,360	95,298
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	59,800	67,360
	<b>Total Cash Inflow</b>	<b>129,800</b>	<b>147,160</b>	<b>162,658</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,800</b>	<b>127,160</b>	<b>142,658</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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





BLACK  
POWDER

Various small text labels on shelves, including "EXTRA" and "TASTE".

Labels on cooking oil bottles, including "TASTE".

শুভা-ইমপা  
শুভা-ইমপা

MR. ENJOY

Labels on detergent and cleaning product packaging.

Labels on hanging products, including "SPE" and "NOB".







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