

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



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Project verified by: MD. Majharul Islam



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

Name	:	<b>MD. KHALIUR RAHMAN</b>
Age	:	10-04-1986(31 Years)
Education, till to date	:	MASTERS (PASS)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Bather 1 Sister
Address	:	Vill:West Voronshehi .P.O:Dhonut,P.S: Dhonut, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>MOST. CHINA KHATUN</b>
(iv) GB member's info	:	<b>MD. JOYNAL MONDOL</b> Branch:Dhonut, Centre # 41 (Female), Member ID:3306; Group No:03 Member since: 22-02-2002 (15 Years) First loan: -5000
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 55000, Outstanding loan:39,270/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	5 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-957973
Mother's Contact No.	:	01722-819713
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. CHINA KHATUN** joined Grameen Bank since 15 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 MONDOL TRADERS</b>
Location	:	Dhonut Bazar,Bogra.
Total Investment in BDT	:	BDT 510,000/-
Financing	:	Self BDT 430,000/-(from existing business) 84% Required Investment BDT 80,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Amistitop, Virtako, Sour, Shufula,Etc.</li><li>▪Average 5% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

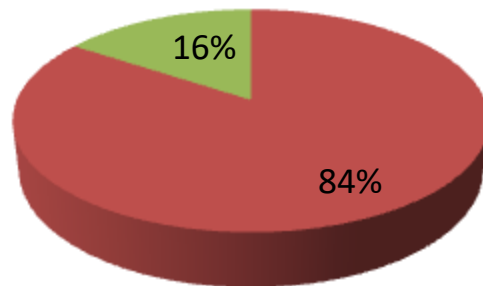
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Amistitop, Virtako, Sour, Shufula,Etc.	30,000	900,000	10,800,000
<b>Total Sales (A)</b>	<b>30,000</b>	<b>900,000</b>	<b>10,800,000</b>
<b>Less. Variable Expense</b>			
Amistitop, Virtako, Sour, Shufula,Etc.	28,500	855,000	10,260,000
<b>Total variable Expense (B)</b>	<b>28,500</b>	<b>855,000</b>	<b>10,260,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,500	18,000
Electricity Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		6,000	72,000
Entertainment		2,000	24,000
Guard		100	1,200
Generator		150	1,800
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>17,350</b>	<b>208,200</b>
<b>Net Profit (E) [C-D)</b>		<b>27,650</b>	<b>331,800</b>

# Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Amistitop	10	6000	60000	10	6000	60000	120000
Virtako	10	5200	52000	9	2100	20000	72000
Sour	7	4800	33500				33500
Sobikoron	9	3000	27000				27000
Coratrim	5	6000	30000				30000
Ripied	15	3300	49500				49500
Shufula	20	80	16000				16000
Pramiex	20	2000	40000				40000
Labunar	10	2100	21000				21000
Cynzaig	8	2100	16800				16800
Others			4100				4100
Security			80000				80000
<b>Total</b>	<b>114</b>		<b>430000</b>	<b>19</b>		<b>80000</b>	<b>510000</b>

## Source of Finance



- Entrepreneur's Contribution 430,000
- Investor's Investment 80,000
- Total 510,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Amistitop, Virtako, Shufula, Etc.	40,000	1,200,000	14,400,000	15,120,000	15,876,000
<b>Total Sales (A)</b>	<b>40,000</b>	<b>1,200,000</b>	<b>14,400,000</b>	<b>15,120,000</b>	<b>15,876,000</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Amistitop, Virtako, Shufula, Etc.	38,000	1,140,000	13,680,000	14,364,000	15,082,200
<b>Total variable Expense (B)</b>	<b>38,000</b>	<b>1,140,000</b>	<b>13,680,000</b>	<b>14,364,000</b>	<b>15,082,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
House rant		15000	180,000	180,000	180,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		6000	72,000	72,000	72,000
Entertainment		2000	24,000	24,000	24,000
Guard		100	1,200	1,200	1,200
Generator		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>30,950</b>	<b>371,400</b>	<b>371,400</b>	<b>371,400</b>
<b>Net Profit (E) [C-D]</b>		<b>29,050</b>	<b>348,600</b>	<b>384,600</b>	<b>422,400</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	348,600	384,600	422,400
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		316,600	669,200
	<b>Total Cash Inflow</b>	<b>428,600</b>	<b>701,200</b>	<b>1,091,600</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>316,600</b>	<b>669,200</b>	<b>1,059,600</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 01 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; Dhonut Bazar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE

