

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



Project identification and prepared by: Md . Mizanur Rahman,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. SAGOR PARVES</b>
Age	:	24-12-1994 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Nondogram P.O Madla P.S: Shajahanpur, Dist: Bogra
00Parent'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. ANISAR RAHMAN</b>
(iv) GB member's info	:	Branch: Madla,Shajahanpur, Centre # 42 (Female), Member ID:8929/2, Group No: 09 Member since: 20-12-2001 (15Years) First loan: BDT 3,000 /-
Further Information:		Existing Loan: BDT22,000/- Outstanding loan: BDT 13,749/-
(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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-871767
Mother's Contact No.	:	01792-404282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SAHERA BEGUM** joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SAGOR TRADERS</b>
Location	:	Nondogram,Shajahanpur, Bogra.
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Jhus product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

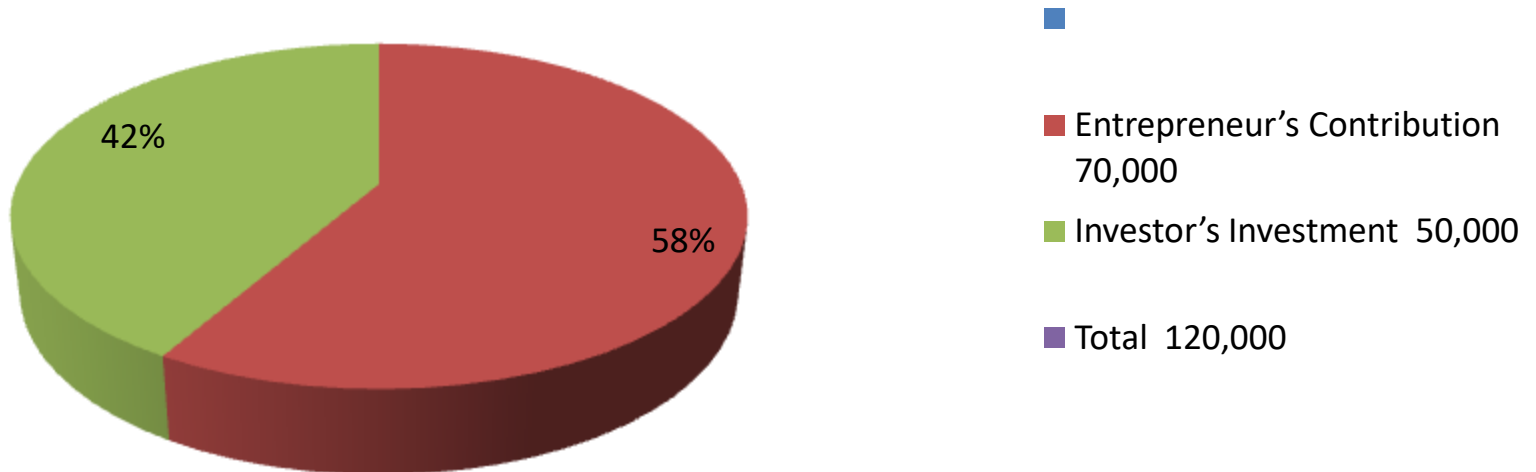
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Jhus,Biscults, ColdDrink,Others,sales	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>
<b>Less. Variable Expense</b>			
Jhus,Biscults, ColdDrink,Others ,Purchase	9,000	270,000	3,240,000
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		300	3,600
Electricity Bill		100	1,200
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>11,000</b>	<b>132,000</b>
<b>Net Profit (E) [C-D)</b>		<b>19,000</b>	<b>228,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Jhus	50	500	25,000	50	500	25,000	50,000
Tost	10	600	6,000	20	600	12,000	18,000
Lolipap	5	1000	5,000	10	1000	10,000	15,000
Odi Jhus	10	600	6,000	0	0	0	6,000
Ti Jar	4	2000	8,000	0	0	0	8,000
Chatni	10	1000	10,000	0	0	0	10,000
Others	1	5000	5,000	1	3000	3,000	8,000
Security	1	5000	5,000	0	0	0	5,000
<b>Total</b>	<b>0</b>		<b>70,000</b>	<b>0</b>		<b>50,000</b>	<b>120,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Jhus,Biscults, ColdDrink,Others,sales	15,000	450,000	5,400,000	5,670,000	5,953,500
<b>Total Sales (A)</b>	<b>15,000</b>	<b>450,000</b>	<b>5,400,000</b>	<b>5,670,000</b>	<b>5,953,500</b>
<b>Less. Variable Expense</b>					
Jhus,Biscults, ColdDrink,Others,Purchase.	13,500	405,000	4,860,000	5,103,000	5,358,150
<b>Total variable Expense (B)</b>	<b>13,500</b>	<b>405,000</b>	<b>4,860,000</b>	<b>5,103,000</b>	<b>5,358,150</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		300	3,600	3,600	3,600
Electricity Bill		100	1,200	1,200	1,200
Transportation		5,000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>11,100</b>	<b>133,200</b>	<b>133,200</b>	<b>133,200</b>
<b>Net Profit (E) [C-D)</b>		<b>33,900</b>	<b>406,800</b>	<b>433,800</b>	<b>462,150</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)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	406,800	433,800	462,150
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		386,800	800,600
	<b>Total Cash Inflow</b>	<b>456,800</b>	<b>820,600</b>	<b>1,262,750</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>386,800</b>	<b>800,600</b>	<b>1,242,750</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Nondogram,Shajahanpur,  
Bogra .  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

