

Proposed NU Business Name: MS JONONI TRADERS



Project identification and prepared by: Md. Anshar Alli
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOTALEB HOSSEN
Age	:	01-01-1987 (30 Years)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers, 02 Sisters
Address	:	Vill: Kalmaji, P.O: Gangaro, P.S: Modhupur, 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	:	SHAHERA BEGUM
(iii) Father's name	:	ABDUL KORIM
(iv) GB member's info	:	Branch: Alokdia ,Centre # 4 (Female), Member ID: 1656, Group No: 4, Member since: 03-11-2004 raining(13Years) First loan: BDT 3,000
Further Information:		Existing loan: BDT 30,000,Outstanding loan:BDT 12,840
(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..	:	

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	:	05 years experience in on business & 05 years experience in running business. He has 03 Month training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-607022
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHERA BEGUM Joined Grameen Bank Since 13 Years Ago. At First She Took 3000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

Proposed Nobin Udyokta Business Info

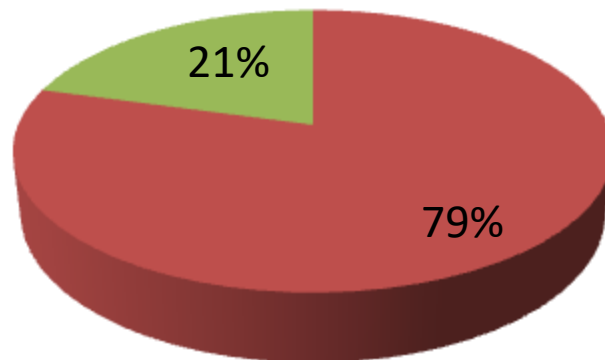
Business Name	:	MS JONONI TRADERS
Location	:	Rokti Para Bazar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 290000/-
Financing	:	Self BDT 230000(from existing business) 79% Investors Investment BDT 60,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft*10ft= 150 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods tsp ,Dsp, Dosta ,Sulfar etc▪Average 15% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
TSP, DSP, Jink.Zip Medicine Fertilizer ETC	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
TSP, DSP, Jink.Zip Medicine Fertilizer ETC	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		50	600
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7050	84600
Net Profit (E)= [C-D]		6450	77400

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Fertilazer TSP	25	790	19,750	30	1,200	36,000	55,750
Fertilazer DSP	18	1,500	27,000	15	1,500	22,500	49,500
ZINK	100	120	12,000			0	12,000
JIP	25	1,200	30,000			0	30,000
Dosta Security	150	90	13,500			0	13,500
Security			50,000			0	50,000
Other			77,750			1,500	79,250
			0			0	0
			0			0	0
			0			0	0
	318	3700	230,000	45	2,700	60,000	290,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 60,000
- Total 290,000

Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
TSP, DSP, Jink.Zip Medicine Fertilizer ETC	3500	105000	1260000	1323000
	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
Straw, Bran, Medicine etc	2975	89250	1071000	1124550
Total Variable Expense	2975	89250	1071000	1124550
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450
Less Fixed Expense				
Rent		1000	12000	12000
Electric Bill		200	2400	2700
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Gard		50	600	600
Generator		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		7050	84600	85180
Net Profit (E)= [C-D]		8700	104400	109620
Investment Pay Back			36,000	36,000

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

Cash flow projection on business plan (rec. & Pay)			
<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	104,400	109620
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		68400
	Total Cash Inflow	164,400	178,020
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	68,400	142,020

SWOT ANALYSIS

STRENGTH

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

