

Proposed NU Business Name: **MORIEM TRADERS**



Project identification and prepared by: imonoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MONIRUL ISLAM
Age	:	12-05-1989 (28Years)
Education, till to date	:	Class-V
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Chandipur, P.o-Bagah, P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MONOYERA BEGUM
(iii) Father's name	:	MD.MINTU KAJI
(iv) GB member's info	:	Branch: Monigram, Centre # 20/m(Female) Member ID: 8744/2, Group No: 03 Member since: 07-01-14 (03Years) First loan: BDT – 10,000
Further Information:		Existing Loan: BDT60,000 Outstanding loan: -50,060
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Cosmetics Business
Entrepreneur Contact No.	:	01774-209328
Brother's Contact No.	:	01723-312358
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOYERA BEGUM joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MORIEM TRADERS
Location	:	Chandipur, Bazar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 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; Wood Sale,etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Own .▪Agreed grace period is 3 months.

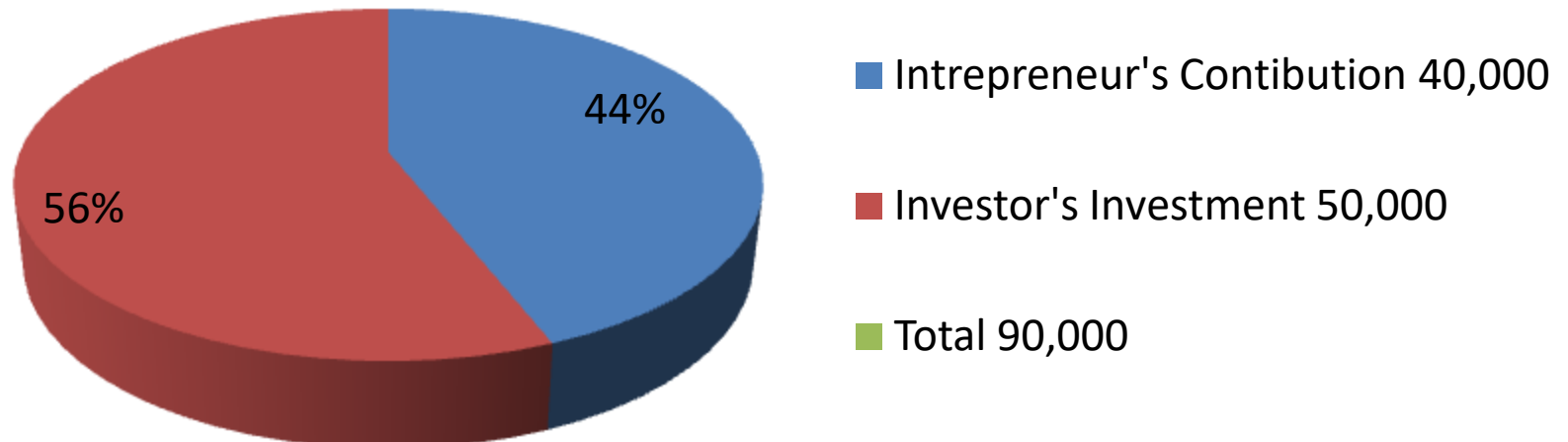
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Sale	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Wood Sale	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood	40,000	50,000	90,000
Total	40,000	50,000	90,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Food Sale	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Food Sale	4,500	135,000	1,620,000	1,701,000	1,786,050
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Contribution M. (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		2,000	24,000	25,000	26,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	104,400	112,200	120,450
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		84,400	176,600
	Total Cash Inflow	154,400	196,600	297,050
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	84,400	176,600	277,050

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









