#### Proposed NU Business Name: MA TRADERS



Project identification and prepared by: MD. Abadat Hossain, Puthia Unit, Rajshahi

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta				
Name		MD. JUBAIR RAHMANSWEET		
Age	:	10-12-1991 (25 Years)		
Education, till to date	-	B.A		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	-	2 Brothers 1 Sister		
Address		Vill: Kanaipara, P.O: Jewpara, P.S: Puthia, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. SYEDA BEGUM MD. ABUL BASHAR SARDAR Branch: Puthia, Centre # 39(Female), Member ID: 3989, Group No: 04 Member since: 04-10-2009 (6Years) First Ioan: BDT 10,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 60,000, Outstanding Ioan: BDT 8,027 Father No 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	:	5 years experience in running business.
Training Info	-	He has 2 years training.
Other Own/Family Sources of Income	-	Agriculture
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01762-609163
Mother's Contact No.	-	01923-351417
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

#### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

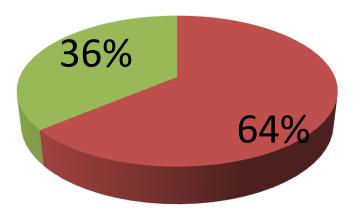
MOST. SYEDA BEGUM joined Grameen Bank since 6 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	MATRADERS		
Location	:	Jhalmolia Bazar, Jewpara, Puthia, Rajshahi		
Total Investment in BDT	:	BDT 2,77,000/-		
Financing	:	Self BDT 1,77,000/-(from existing business) 64% Required Investment BDT 1,00,000/-(as equity) 36%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	15 ft x 15 ft= 225 square ft		
Security of the shop	:	-		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Popcorn seed, Nut, Gama seed, Mustard seed etc.</li> <li>Average 07% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Puthia, Rajshahi.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Seed	300,000	3,600,000		
Total Sales (A)	300,000	3,600,000		
Less. Variable Expense				
Seed	279,000	3,348,000		
Total variable Expense (B)	279,000	3,348,000		
Contribution Margin (CM) [C=(A-B)	21,000	252,000		
Less. Fixed Expense				
Electricity Bill	200	2,400		
Mobile Bill	200	2,400		
Salary (self)	5,000	60,000		
Entertainment	200	2,400		
Transportation	9,000	108,000		
Guard	120	1,440		
Total fixed Cost (D)	14,720	176,640		
Net Profit (E) [C-D)	6,280	75,360		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Popcorn Seed (12 x 7400)	88,800	0	88,800		
Nut (4 x 2500)	10,000	30,000	40,000		
Gama Seed (6 x 1400)	8,400	0	8,400		
Mustard (2 x 1650)	3,300	20,000	23,300		
Paddy Seed (20 x 1000)	20,000	0	20,000		
Jute seed (4 x 11000)	44,000	0	44,000		
Wheet seed	2,500	50,000	52,500		
Total	177,000	100,000	277,000		

#### **Source of Finance**



- Entrepreneur's Contribution 177,000
- Investor's Investment 100,000

Total 277,000

Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	
Revenue (sales)				
Seed	410,000	4,920,000	5,166,000	
Total Sales (A)	410,000	4,920,000	5,166,000	
Less. Variable Expense				
Seed	381,300	4,575,600	4,804,380	
Total variable Expense (B)	381,300	4,575,600	4,804,380	
Contribution Margin (CM) [C=(A-B)	28,700	344,400	361,620	
Less. Fixed Expense				
Electricity Bill	200	2,400	4,000	
Mobile Bill	300	3,600	9,000	
Salary (self)	5,000	60,000	60,000	
Entertainment	200	2,400	2,400	
Transportation	11,000	132,000	38,000	
Guard	120	1,440	2,000	
Total Fixed Cost	16,820	201,840	115,400	
Net Profit (E) [C-D)	11,880	142,560	246,220	
Investment Payback		60,000	60,000	

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

<b>SI</b> #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	142,560	246,220
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		82,560
	Total Cash Inflow	292,560	328,780
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	210,000	60,000
3	Net Cash Surplus	82,560	268,780



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 05 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

Huge demand in the community Location of shop; Regular customers;

#### **T**HREATS

Theft Fire Political unrest Pictures



















-৪ সন্মানিত সদস্যদের দৃষ্টি আকর্যন ৪-গ্রহণকার্রীর সাক্ষর আছে কিনা দেখে নিন সময়ে জনা ও উল্লোলনের টাকা পাশ বইয়ে এন্ট্রি হয়েযে किना मार्च निम । কেন্দ্র মিটিং অথবা ব্যাংকের কাইব্যার ছাড়া অব্য কোষাও উল্লেপনকৃত কৰু ও আমাদাতের টাকা বুবে নিয়ে অভিস ত্যাগ করুন। উল্লেখ্য স্বাধের টাকা কাউকে ধার লেবেন না। হাতি জাতুহাৰী মাসের হৰুতে আমানতের মুনাকার টাকা লাশ গইয়ে জন্ম করিয়ে ম্যানেজার/সেকেড অফিসারের রাজরনং শাখায় এসে ম্যানেজার/সেকেত অফিসারের উপশ্বিতিতে ভিপোজিট জীপের মাধ্যমে অন্যান্য জমাযোগ্য টাকা জয়া Topa 1 কেন্দ্র মিটিং হাড়া কানের টাকা এককালীন অমার কেরে ম্যানেজাৰ/সেকেন্ড অফিনারের উপস্থিতিতে পাখায় এনে জন্ম -পাশ বইসহ আমানত রশিশ নিজের কাছে বন্ধসহকারে मातकन कतन्त्र । हिमान भरीकांत कना नारक श्वरक नाम तर श्रादन कहा दरम, गान वहें नागरक क्या (क्यान जन्म ह

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## **FAMILY PICTURE**

