

Proposed NU Business Name : Mahabub Traders Business Category: General Retail & Wholesales



Business Proposal Prepared by: A.M Saifur Rahman, Officer, Rangpur Sadar Unit Verified by : Shah Alam.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mahabub Hosan.
		Vill:Kobaru, Union: city corporation, Post: Burir hat, Upazila: sadar, District: Rangpur.
Age		22 years
Marital status	:	Unmarried
Children	••	Nill
No. of siblings:	••	03 (Three) Brothers & 03 (three) Sisters.
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 Mother Father Mst. Maya Begum Md. Fajlul Haque <i>Branch :</i> Gajoghnta, District: Rangpur, <i>Centre # 60/m</i> o <i>Loan no.: 10075,</i> Member since May 25, 2010. First Ioan: Tk. 5,000 Existing Ioan: 10,000. outstanding Ioan: Tk. 9,780
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan		Entrepreneur. No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Six.
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 100,000 (One lac). He has taken training from shop holder (Babukha Imran Traders, Rangpur) in the local area. (02 Years).
Other Own/Family Sources of Income	:	His Fathers is a farmer .
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01774-384398
NU's National ID No.	•	1994859706306065
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Maya Begum is a GB member since May 25, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it by assisting chalk in business, purchasing computer and agriculture.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mahabub Traders
Address/ Location	:	Burir har, Rangpur.
Total Investment in BDT	:	Tk. 495,000
Financing	:	Self Tk. 345,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an products 4% from dealership 100
(ii) Estimated % of proposed gross profit margin	:	On an products 4% from dealership 100
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

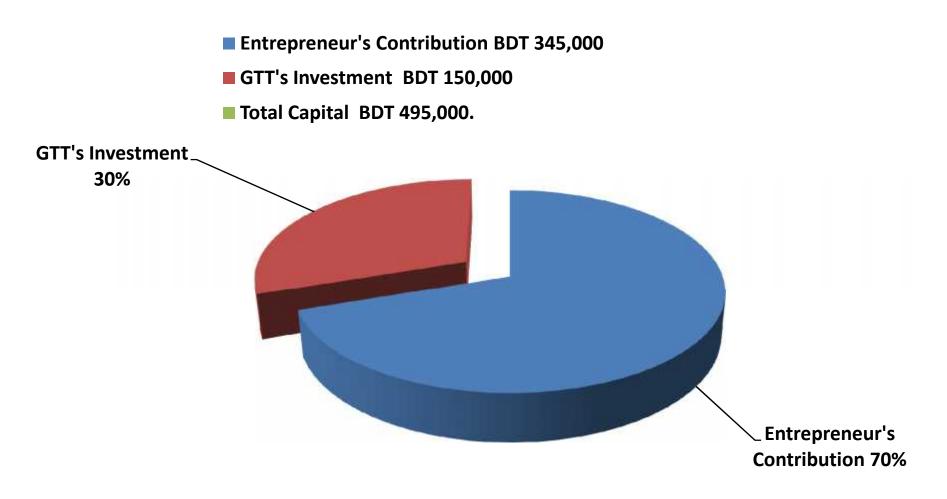
INFO ON EXISTING BUSINESS OPERATIONS

	EB (BDT)						
Particulars	Daily	Monthly	Yearly				
Sales income from products	10,200	285,600	3,427,200				
Sales income from dealarship of Jason agrovate limited	400	11,200	134,400				
Total Sales/commission (A)	10,600	296,800	3,561,600				
Less: Cost of Sales							
Cost of products	9,792	274,176	3,290,112				
Total Cost of Sales (B)	9,792	274,176	3,290,112				
Gross Profit (C) [C=(A-B)]	808	22,624	271,488				
Less: Operating Cost:							
Electricity bill		400	4,800				
Generator bill		200	2,400				
Shop Rent		600	7,200				
Night Guard bill		70	840				
Mobile bill		300	3,600				
Conveyance		800	9,600				
Provision of bad Debt		26	311				
Ownership Transfer Fee		-	-				
Present Salary (Self & family)		4,000	48,000				
Present Salary (Assistant-1,brothers-01)		4,400	52,800				
Bank Charge (DD, PO, SC)		-	-				
Other Cost (stationary & Entertainment etc.)		1,500	18,000				
Non Cash Item:							
Depreciation Expenses		95	1,140				
Total Operating Cost (D)		12,391	148,691				
Net Profit (C-D):		10,233	122,797				

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particula	rs	Existing	D	Tatal	
Existing	Proposed	Business (BDT)	Proposed (BDT)	Total (BDT)	
Investment in products (Feed,rich, Oil, salt, Sugar, Flour & grocery item etc.)	Investment in products (Feed,rich, Oil, salt, Sugar, Flour & grocery item etc.)	300,619	150,000	450,619	
Investment in Machineries an weight machine-02 etc.)	3,200	-	3,200		
Cash in hand		7,250	-	7,250	
Debtors (Since May, 2016 to a	t present)	31,111	-	31,111	
GB Loan Outstanding					
	(9,780)	-	(9,780)		
Decoration	6,600	-	6,600		
Advance for Shop	6,000	-	6,000		
Total Capi	ital	345,000	150,000	495,000	





FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	<i>)T)</i>		Year 2 (BD	T)	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated sales income from products (A)	15,500	434,000	5,208,000	18,290	512,120	6,145,440	22,863	640,150	7,681,800	
Estimated Sales income from dealarship of Jason agrovate limited	500	14,000	168,000	590	16,520	198,240	637	17,842	214,099	
Total Sales/commission (A)	16,000	448,000	5,376,000	18,880	528,640	6,343,680	23,500	657,992	7,895,899	
Cost of products	14,880	416,640	4,999,680	17,558	491,635	5,899,622	21,948	614,544	7,374,528	
Total Cost of Sales (B)	14,880	416,640	4,999,680	17,558	491,635	5,899,622	21,948	614,544	7,374,528	
Gross Profit (C) [C=(A-B)]	1,120	31,360	376,320	1,322	37,005	444,058	1,552	43,448	521,371	
Less: Operating Cost:										
Electricity bill		600	7,200		800	9,600		900	10,800	
Generator bill		300	3,600		300	3,600		300	3,600	
Shop Rent		600	7,200		600	7,200		600	7,200	
Night Guard bill		100	1,200		100	1,200		100	1,200	
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000	
Conveyance		1,000	12,000		1,200	14,400		1,500	18,000	
Provision of bad Debt		26			26			26	311	
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000	
Proposed Salary (Self & family)		6,000	72,000		6,000	72,000		8,000	96,000	
Proposed Salary (Assistant-01,brothers -01)		6,000	72,000		7,000	84,000		9,000	108,000	
Bank Charge (DD, PO, SC)		55			55			55	660	
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,100	25,200		2,200	26,400	
Non Cash Item:		,	,		,	,		, ,	,	
Depreciation Expenses		95	1,140		95	1,140		95	1,140	
Total Operating Cost (D)	-	18,776	,	-	20,276	,		24,776	297,311	
Net Profit (C-D):	-	12,584		-	16,729			18,672	224,060	
Retained Income			157,009			357,755			581,815	

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		-
1.2	Net Profit (ownership tr. Fee added back)	163,009	212,746	236,060
1.3	Depreciation Expenses	1,140	1,140	1,140
1.4	Opening Balance of Cash Surplus	-	118,369	260,255
	Total Cash Inflow	314,149	332,255	497,455
2.0	Cash Outflow			
2.1	Product Purchase	150,000		
2.2	GB Loan Outstanding	9,780		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	195,780	72,000	72,000
3.0	Total Cash Surplus	118,369	260,255	425,455



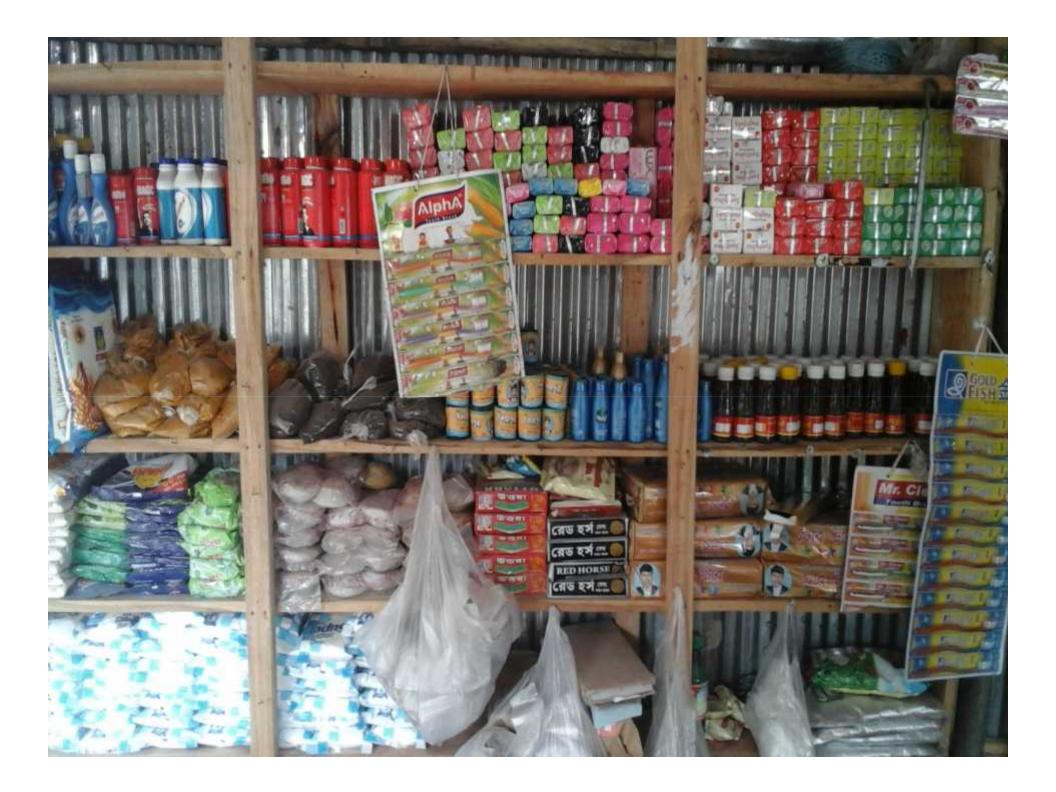
Strength	Weakness
 Present employment: Self: 01 Family: 01 Others (beyond family): 01 Future employment:0 Trade License in his own name; He has on hand training; Skilled and working experiences (03yrs); 	Can not supply goods & services as per demand.
OPPORTUNITIES Location of Shop; Have some fixed customers; Increasing demand; The Capital of the entrepreneur will be BDT 9,20,466 after 3 years excluding payback of investor's money.	T _{HREATS} Increase of local competitors;

Presented at 268rd as Yunus Centre and 74th In-house Executive Social Business Design Lab on June 02, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures















	(সিকজমানি ফলম-০)
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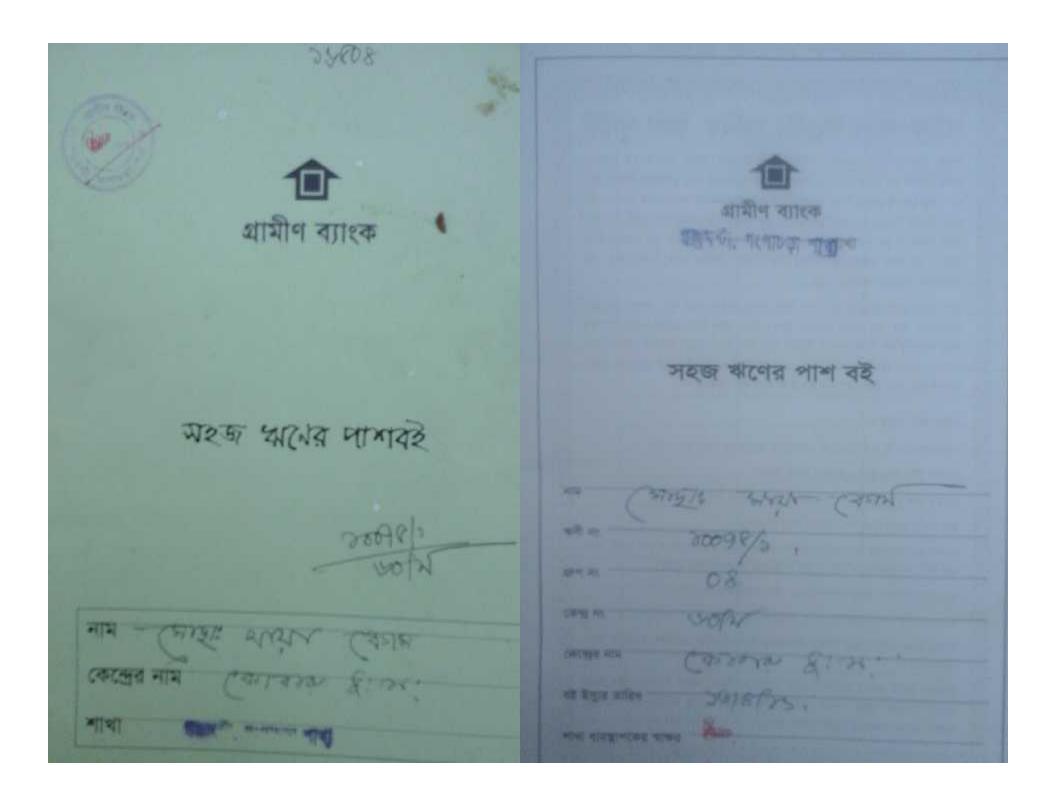
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