

Proposed NU Business Name: **HABIBA TRADERS**



Project identification and prepared by: Md. Shohidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAMIDUL ISLAM
Age	:	14-11-1986 (30 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: Chondipur, P.O: Bagha, 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. AKLIMA BEGUM
(iii) Father's name	:	MD. JOHURUL ISLAM DULAL
(iv) GB member's info	:	Branch: Monigram , bagha, Centre # 25(Female), Member ID: 2143, Group No: 04 Member since: -06-03-2000 (16 YEARS) First loan: BDT 5000
Further Information:		Existing Loan: BDT 150000, Outstanding loan: BDT 123680
(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	:	10 years experience in running business. He has 1 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-833216
Mother's Contact No.	:	01710-632661
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKLIMA BEGUM joined Grameen Bank since 16 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

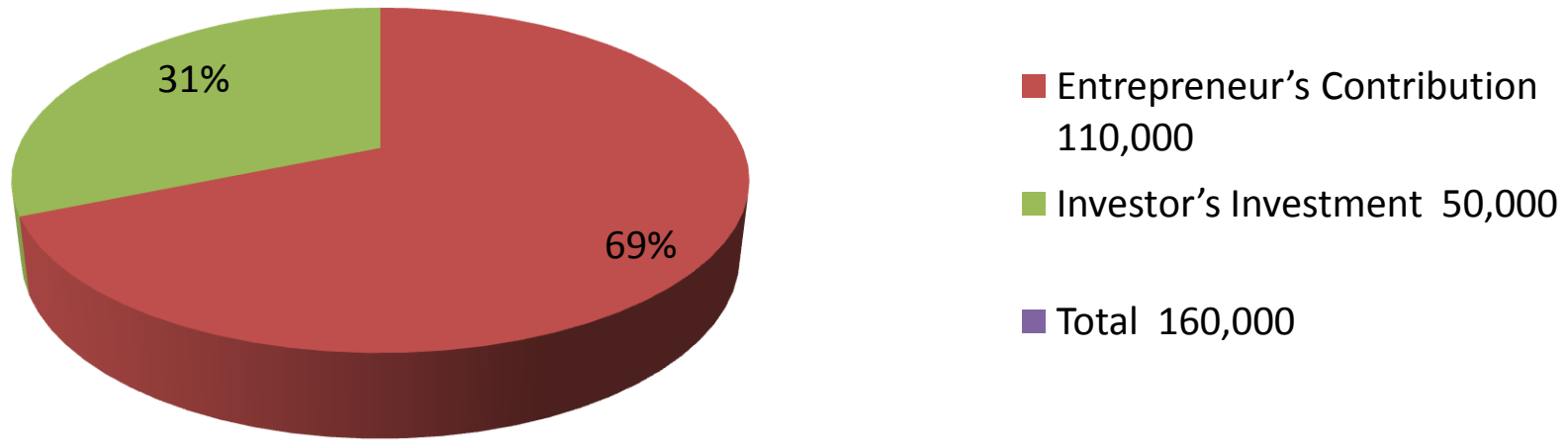
Business Name	:	HABIBA TRADERS
Location	:	Chondipur Bazar
Total Investment in BDT	:	BDT 160000/-
Financing	:	Self BDT 110000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wood etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Wood	2100	63000	756000
Total Variable exp. (B)	2100	63000	756000
Contribution Margin CM [C= (A-B)]	900	27000	324000
less fixed exp.			
Rent		0	0
Electricity bill		0	0
Transportation		5000	60000
Salary (self)		4000	48000
Salary (staff)		10000	120000
Entertainment		200	2400
Bank Charge		100	1200
Genaretor		0	0
Mobile		200	2400
total fixed cost (D)		19500	234000
Net profit (E) [C-D]		7500	90000

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wood	50	2000	100,000	50	1,000	50,000	150,000
Shishu	5	2000	10,000	0	0	0	10,000
Total	55		110,000	50		50,000	160,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Wood	3800	114000	1368000	1436400
Total Sales (A)	3800	114000	1368000	1436400
less variable Expenses				
Wood	2660	79800	957600	1005480
Total variable Expenses (B)	2660	79800	957600	1005480
Contribution Margin (CM)= (A-B)	1140	34200	410400	430920
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		0	0	16000
Transportation		5300	63600	35000
Salary (self)		5000	60000	60000
Salary (staff)		10000	120000	120000
Entertainment		300	3600	3600
Bank Charge		100	1200	1200
Genaretor		0	0	0
Mobile		400	4800	7400
Total Fixed Cost		21100	253200	243200
Net Profit (E) (C-D)		13100	157200	187720
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	157,200	187,720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,200
	Total Cash Inflow	207200	314920
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	127,200	284920

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

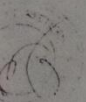
Pictures











গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

আবেদন

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পকের স্বাক্ষর

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আবেদন

আবেদন নং: ৪৫৫০
নাম: হুমায়ুন কবীর
পিতা: মোঃ জহুরুল ইসলাম
মাতা: মোঃ আকলিমা বেগম
ঠিকানা: গ্রাম/পোতা: চাঁদপুর, ডাকঘর: বাঘা - ৬২৮০, বাঘা পৌরসভা, বাঘা, রাজশাহী



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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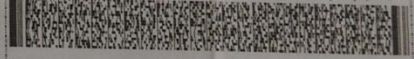


নাম: মোঃ হামিদুল ইসলাম
Name: Md. Hamidul Islam
পিতা: মোঃ জহুরুল ইসলাম দুলাল
মাতা: মোঃ আকলিমা বেগম
Date of Birth: 14 Nov 1986
ID NO: 8121008246446

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কেহাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/পোতা: চাঁদপুর, ডাকঘর: বাঘা - ৬২৮০, বাঘা পৌরসভা, বাঘা, রাজশাহী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/০৮/২০০৮



FAMILY PICTURE

