

Proposed NU Business Name: **SHAJAHAN TRADERS**



Project identification and prepared by: MD Jahangir Ferdous
Munsiganj Unit, Munsiganj
Project verified by: Shushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL MOLLA
Age	:	03-05-1982 (34 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother and 04 Sisters
Address	:	Vill: Banikpara P.O: Pancshar P.S: Munsiganj , Dist: Munsiganj .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	SAJAHAN MOLLA
(iv) GB member's info	:	Branch Panchsar, Centre 14 (Female), Member ID: 2117/1, Group No: 02 Member since: 23-07-2008 (08 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10000/- Outstanding loan: BDT 6936/-
(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	:	09 years experience in running business. 09 Years in own business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01928-209318
Family's Contact No.	:	01727-512046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit,Munsiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAJAHAN TRADERS
Location	:	Kathpotti, Rikabibazaar, Mirkadim,Munsiganj
Total Investment in BDT	:	BDT 672,000/-
Financing	:	Self BDT 572,000/- (from existing business) 85% Required Investment BDT 100,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 16 ft= 288 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wooden furniture.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪ The shop is in own place..▪Collects goods from Kishorganj, Chittagong.▪Agreed grace period is 3 months.

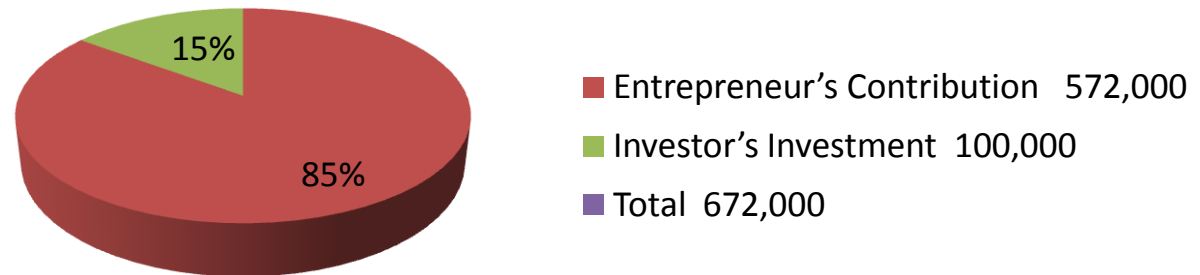
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture.	4850	145500	1746000
Total Sales (A)	4850	145500	1746000
Less Variable Expense			
Wooden furniture.	3395	101850	1222200
Total variable Expense (B)	3,395	101850	1222200
Contribution Margin (CM) [C=(A-B)	1,455	43650	523800
Less Variable Expense			
Electricity bill		500	6000
Transportation		25,000	300000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		200	2400
Guard		500	6000
Mobile bill		300	3600
Total fixed cost (D)		34,500	414000
Net Profit (E)= [C-D]		9,150	109800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	0	Amount	Proposed
			(BDT)			(BDT)	Total
Wood	520	1100	572,000	90	1,100	99,000	671,000
Total	520	0	572,000	91	0	100,000	672,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden furniture.	5900	177000	2124000	2230200
Total Sales (A)	5900	177000	2124000	2230200
Less Variable Expense				
Wooden furniture.	4130	123900	1486800	1561140
Total variable Expense (B)	4,130	123900	1486800	1561140
Contribution Margin (CM) [C=(A-B)]	1,770	53100	637200	669060
Less Variable Expense				
Electricity bill		800	9600	10100
Transportation		26,000	312000	312,500
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		200	2400	2400
Guard		500	6000	6000
Mobile bill		400	4800	4900
Total fixed cost (D)		35,900	430,800	431,900
Net Profit (E)= [C-D]		17200	206400	237,160
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	206,400	237,160
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		146,400
	Total Cash Inflow	306400	383560
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	146,400	323560

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 09 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

