

Proposed NU Business Name: M/S MOMIN TRADERS



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOMIN PRANG
Age	:	15-08-1988(29 Years)
Education, till to date	:	s.s.c
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 1 sister
Address	:	Vill: Cheokhali,P.O: goalkandi,,P.S: bagmara, 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. MORJINA BIBI
(iii) Father's name	:	MR.MUJAFOR PRANG
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 15(Female), Member ID: 2485 Group No: 06 Member since: 04/03/2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: 80200
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Pan khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713964319
Father's Contact No.	:	01757989420
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORJINA BIBI joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MOMIN TRADERS
Location	:	Chewkhali, gualkandi, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 440,000
Financing	:	Self BDT 390,000-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	50 ft x 10 ft = 500 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

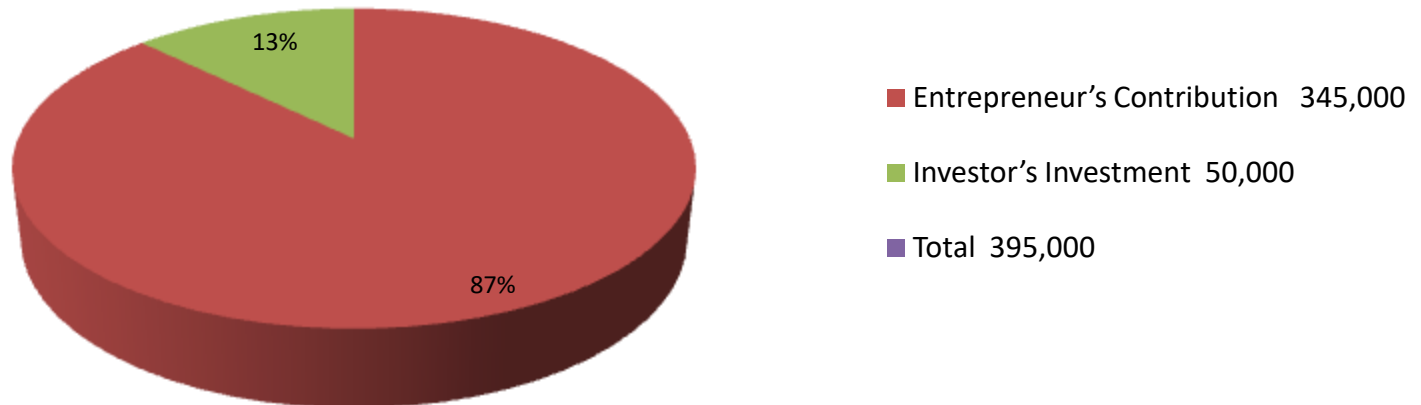
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	20,000	600,000	7200000
Total Sales (A)	20,000	600,000	7200000
Less. Variable Expense		0	
sales of product	19,000	570,000	6840000
Total variable Expense (B)	19,000	570,000	6840000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent			
Electricity Bill		1000	12,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		22,500	270,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
parn frotu			100,000			40000	140,000
lolipop			5,000				5,000
dal vaja			80,000			20000	8,000
poteto			60,000				60,000
centrefruit			100,000			10000	110,000
Total	0	0	345000			70000	323000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	23000	690000	8280000	8694000	9128700
Total Sales (A)	23000	690000	8280000	8694000	9128700
Less. Variable Expense		0	0	0	0
sales of product	21850	655500	7866000	8259300	8672265
Total variable Expense (B)	21850	655500	7866000	8259300	8672265
Contribution Margin (CM) [C=(A-B)]	1150	34500	414000	434700	456435
Less. Fixed Expense					
Rent					
Electricity Bill		1000	12000	13000	14000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	14000
Entertainment		200	2400	2600	2800
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7500	90100	92500	94900
Net Profit (E) [C-D]		27000	323900	342200	361535
Investment Payback			28000	28000	28000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	323900	342200	361535
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		295900	618100
	Total Cash Inflow	393,900	638100	979635
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	20000	20000
	Total Cash Outflow	98,000	20000	20000
3	Net Cash Surplus	295,900	618100	959635

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: chewkhali,
gualkandi,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

প্রস্তাবিত নবীন

১.
২. স্বৈচ্ছায় স্বামিন দেওয়ান

৩. আহের পুর, বাককাথী

সংক্রিষ্ট জীবন কৃতান্ত:

৪. স্বামিন প্রাণ

৫. ২৫০

জন্ম তারিখ: ১৫-০৮-১৯





