



Proposed NU Business Name : ***m/s ma traders***

Business Category : ***Shopkeeping, Medicine Shop***



Business Proposal Identified & Prepared by : ***Md. Ansar Ali, Unit Incharge Modhupur ,
Tangail,Zone 01.***

Business Proposal Verified by : ***Md. Ansar Ali***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	md.masud rana Vill: Baniabari, Union: Ausnara, District: Tangail
Age	:	21 years
Marital Status	:	Single
Children	:	No childrens
No. of siblings	:	3 (Three) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	mst.mozjina begum
(iii) Father's name	:	md.shamser ali
(iv) GB member's info	:	Branch: Sandhanpur Ghatail, Madhupur, Centre # 51 Loan no.: 5811/1, Member since 03 February 2000 First loan: Tk. 5,000 Last loan: Tk. 15,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

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

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Shopkeeper
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 300,000 (Three Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase, Land Lease, Building, Motor Cycle and Car Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01768473256
NU's NID/Birth Certificate No.	:	19979315728000368
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- mst.mozjina begum is a GB member since 03 February 2000, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>m/s ma traders</i>
Address/ Location	:	baniabari
Total Investment Required in BDT	:	Tk. 240,000
Financing	:	Self Tk. 180,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	5,000	150,000	1,800,000
Total Sales/commission (A)	5,000	150,000	1,800,000
Less: Cost of Sales			
Cost of Product(s)	4,000	120,000	1,440,000
Total Cost of Sales and Services (B)	4,000	120,000	1,440,000
Gross Profit (C) [C=(A-B)]	1,000	30,000	360,000
Less: Operating Cost			
Shop Rent		600	7,200
ELECTRIC BILL		150	1,800
TRANSPORT		10,000	120,000
SALLERY WON		5,000	60,000
ENTERTAINEMENT		200	2,400
MOBIL BILL		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		16,250	195,000
Net Profit (C-D)		13,750	165,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Fertilizer, Pesticides, Seeds and Spray Machine, Other, security, tsp, uria, Different types of fertilizer, insecticide powder etc. etc.)	Investment in products (Different types of chemical, Other etc.)	180,000	60,000	240,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		180,000	60,000	240,000

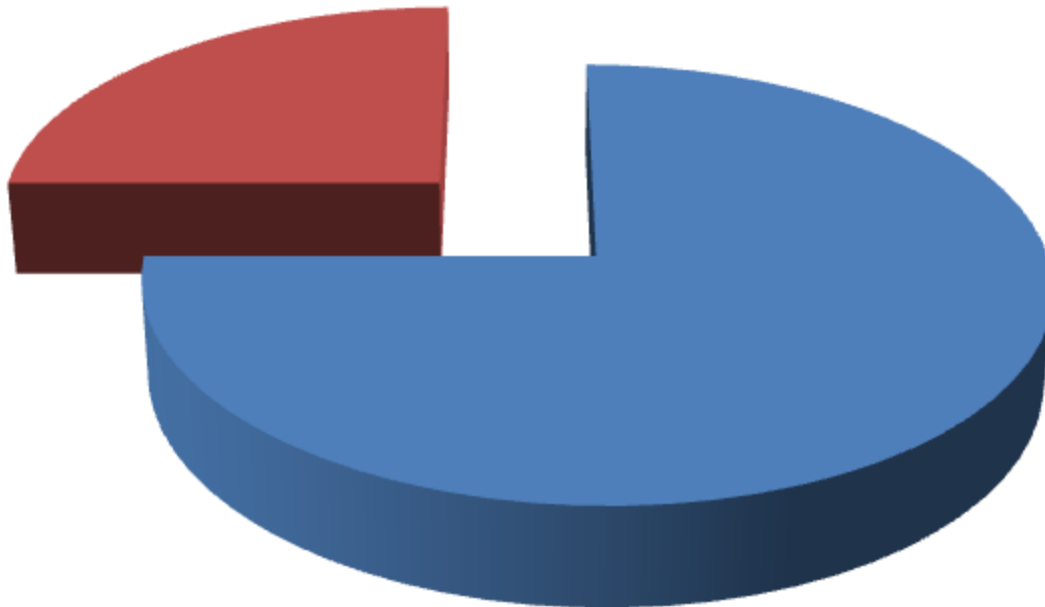
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 180,000 (75%)

■ GSSB's Investment BDT 60,000 (25%)

■ Total Capital BDT 240,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	6,000	180,000	2,160,000	6,300	189,000	2,268,000	6,615	198,450	2,381,400
Total Sales/commission (A)	6,000	180,000	2,160,000	6,300	189,000	2,268,000	6,615	198,450	2,381,400
Less: Cost of Sales									
Estimated cost of Product(s)	4,800	144,000	1,728,000	5,040	151,200	1,814,400	5,292	158,760	1,905,120
Est. Total Cost of Sales and Services (B)	4,800	144,000	1,728,000	5,040	151,200	1,814,400	5,292	158,760	1,905,120
Gross Profit (C) [C=(A-B)]	1,200	36,000	432,000	1,260	37,800	453,600	1,323	39,690	476,280
Less: Operating Cost									
Shop Rent		600	7,200		660	7,920		726	8,712
ELECTRIC BILL		250	3,000		275	3,300		303	3,636
TRANSPORT		12,000	144,000		13,200	158,400		14,520	174,240
SALLERY WON		5,000	60,000		5,500	66,000		6,050	72,600
ENTERTAINMENT		300	3,600		330	3,960		363	4,356
MOBIL BILL		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		364	3,276		364	4,368		364	4,356
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		19,014	227,076		20,879	250,548		22,931	275,160
Net Profit (C-D)		16,986	204,924		16,921	203,052		16,759	201,120
Retained Income			204,924			407,976			609,096

Notes: 1. Agreed grace period: Three 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.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	208200	207420	205476
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	188562	369798
	Total Cash Inflow	268200	395982	575274
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	19638	26184	26178
	Total Cash Outflow	79638	26184	26178
3.0	Total Cash Surplus	188562	369798	549096

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

- Electricity problem;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures





PKA
Fertilizer
25 KG

বাংলাদেশ
CONTRACT
ট্রিপল স
GROSS WEIGHT
NET WEIGHT
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OR
700



সাহার ১০ কেজি

বৃহৎসং পরিষ্কার

বাতির ১০ কেজি

স্বাস্থ্যের সহায়ক পোশাক

জুবাস ১০ কেজি

তামনা

মেশা

মাছি

জেনেপক

জুয়েলার

ফরাসি কলে

শ্রীমতী

শ্রীমতী