

Proposed NU Business Name: **MS MASUM TRADERS**



Project identification and prepared by: Romendra Nath Halдар,
Feni Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHOWDHURY MD. NAIMUL ISLAM
Age	:	26-12-1997 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Pathanbari, P.O: Feni, P.S: Feni, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOHINUR AKTER
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Rampur, Feni Centre # 06(Female), Member ID: 6183, Group No: 10 Member since: 09-09-2000 (16Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 400000, Outstanding loan: 207500
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01856-509954
Mother's Contact No.	:	01821-555547
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR AKTER joined Grameen Bank since 16 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MASUM TRADERS
Location	:	Rajbari gate , Tank Road ,Feni
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/-(from existing business) 71% Required Investment BDT 1,00,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Security of the shop	:	BDT 500,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; chain, bearing etc.▪Average 09% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Chittagong.▪Agreed grace period is 3 months.

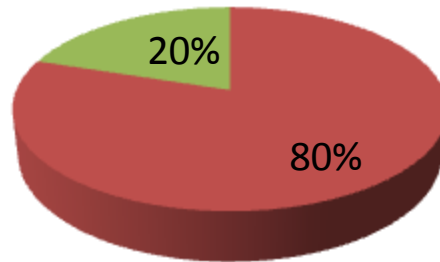
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile, Grees, Liner,Bearing,Tire,Container,etc	12000	360000	4320000
Total Sales (A)	12000	360000	4320000
Less Variable Expense			
Mobile, Grees, Liner,Bearing,Tire,Container,etc	10920	327600	3931200
Total variable Expense (B)	10,920	327600	3931200
Contribution Margin (CM) [C=(A-B)	1,080	32400	388800
Less Variable Expense			
Rent		5,000	60000
Electricity bill		600	7200
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		1000	12000
Guard		100	1200
Genaretor		120	1440
Mobile bill		1000	12000
Total fixed cost (D)		21,700	260400
Net Profit (E)= [C-D]		10,700	128400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobil	3	35000	105,000	0	0	0	105,000
Griese	1	32000	32,000	0	0	0	32,000
Liner	50	700	35,000	0	0	0	35,000
Piston	52	350	18,200	0	0	0	18,200
Bearing	249	200	49,800	0	0	0	49,800
Chain	20	800	16,000	0	0	0	16,000
Tire	10	2500	25,000			0	25,000
Container (Mobil)	200	395	79,000			0	79,000
Nut,bolt, etc	0	0	40,000			0	40,000
China Belt	0		0			100,000	100,000
Total	585	0	400,000	0	0	100,000	500,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 100,000
- Total 500,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile, Grees, Liner,Bearing,Tire,Container,etc	18000	540000	6480000	6804000
Total Sales (A)	18000	540000	6480000	6804000
Less Variable Expense				
Mobile, Grees, Liner,Bearing,Tire,Container,etc	16380	491400	5896800	6191640
Total variable Expense (B)	16,380	491400	5896800	6191640
Contribution Margin (CM) [C=(A-B)	1,620	48600	583200	612360
Less Variable Expense				
Rent		5,000	60000	60,000
Electricity bill		800	9600	9800
Transportation		3,000	36,000	8,600
Salary (self)		5000	60000	60000
Salary(Staff)		12000	144000	144000
Entertainment		1000	12000	12000
Guard		100	1200	1200
Genaretor		120	1440	1440
Mobile bill		1000	12000	12000
Total fixed cost (D)		27,920	335,040	307,840
Net Profit (E)= [C-D]		20680	248160	304,520
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	248,160	307,840
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		188,160
	Total Cash Inflow	348160	496000
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	188,160	436000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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









মাসুম ড্রেডাস

যাবতীয় টায়ার, টিউব, মবিল, গ্রীজ, পাওয়ার স্টিলার, সেন্স মোশিন, টেম্প, টেন্ড্রী ও সিএমজি পার্টস বিক্রেতা।

রাজবাড়ী গেইট, ট্রাংক রোড, ফেনী। মোবাঃ ০১৭১৫-৭৩৮৭৩০, ০১৮২১-৫৫৫৫৪৭, ০৩৩১-৬১৭০৮



N.M.
Export Importer
Office: Trank Road, Oppo

মোবাঃ ০১১-১১০০১৮৭৭
০১৮-২০১২৬০৬
কমার্শিয়াল কলেক্টর
কলিকতা পল্লী সড়ক বিভাগ



FAMILY PICTURE

