

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



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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SWAPAN
Age	:	08-06-1997 (19 Years)
Education, till to date	:	Class IX
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers
Address	:	Vill: Machkandi , P.O: Kollani; P.S: Sherpur ;Dist: Bogra
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 TAHERA BEGUM
(iii) Father's name	:	MD MAFUZAR
(iv) GB member's info	:	Branch: Kallani Sherpur , Centre # 17 (Female), Member ID: 2410, Group No: 05 Member since: 03-02-2009 (07 Years) First loan: BDT 10000/-
Further Information:		Existing loan: 20,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	12 years experience in running business.04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01700-641859
Family's Contact No.	:	01933-112172
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST TAHERA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MS ANANNA TRADERS
Location	:	Maskandi
Total Investment in BDT	:	BDT 53,000/-
Financing	:	Self BDT 13,000/- (from existing business) 25% Required Investment BDT 40,000/- (as equity) 75%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 08 ft= 176 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bamboo, Yarn etc.▪Average 80% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪After getting equity fund 02 employee will be appointed.▪The shop is Rent.▪Collects goods from Sherpur, Bogra..▪Agreed grace period is 3 months.

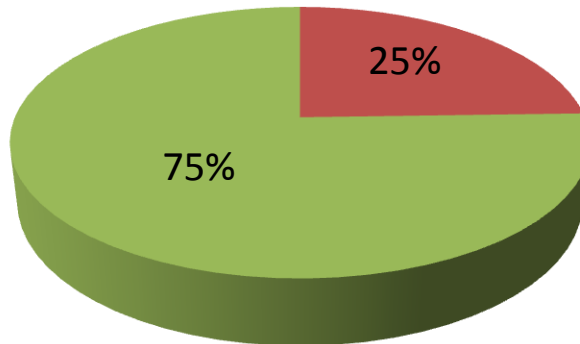
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bamboo, Yarn etc.	700	21000	252000
Total Sales (A)	700	21000	252000
Less Variable Expense			
Bamboo, Yarn etc.	140	4200	50400
Total variable Expense (B)	140	4200	50400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		11,400	136800
Net Profit (E)= [C-D]		5,400	64800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bamboo	100	120	12,000	300	120	36,000	48,000
Yarn	5	120	600	1	4000	4,000	4,600
Others	1	400	400	0	0	0	400
Total	106	0	13,000	301	0	40,000	53,000

Source of Finance



- Entrepreneur's Contribution 13,000
- Investor's Investment 40,000
- Total 53,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Bamboo, Yarn etc.	1000	30000	360000	378000	396900
Total Sales (A)	1000	30000	360000	378000	396900
Less Variable Expense					
Bamboo, Yarn etc.	200	6000	72000	75600	79380
Total variable Expense (B)	200	6000	72000	75600	79380
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400	317520
Less Variable Expense					
Transportation		4,000	48000	48,500	49000
Salary (self)		5000	60000	60,000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		12,500	86,400	146,900	147400
Net Profit (E)= [C-D]		11500	138000	155,500	170120
Investment Payback			16,000	16,000	16,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	138,000	155,500	170120
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122,000	261500
	Total Cash Inflow	178000	277500	431620
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16000	16000
3	Net Cash Surplus	122,000	261500	415620

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 12 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

