

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



Project identification and prepared by: Kobir Raksham,
Godagari Unit, Rajshahai

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HABIBUR RAHMAN
Age	:	15-11-1985 (31Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Sundorpur, P.O: Kakonhat, P.S:Godagari, 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	:	MOST. SETARA
(iii) Father's name	:	MD ABDUL HANNAN
(iv) GB member's info	:	Branch: Sundorpur, Centre # 76(Female), Member ID: 9992, Group No: 09 Member since: 12-7-07(10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT nil
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710140117
Family's Contact No.	:	01736349993
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MOST. SETARA joined Grameen Bank since 10years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS HABIB TRADERS
Location	:	Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 350,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Animals Medicine & feed etc.▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 will be appointed.▪The farm is rented.▪Collects goods from sirajgonj.▪Agreed grace period is 3 months.

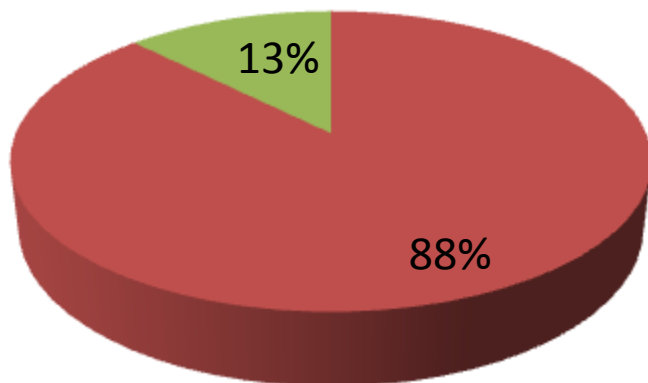
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Animals Medicine & feed	12190	365700	4388400
Total sales (A)	12190	365700	4388400
Less Variable Exp.			
Animals Medicine & feed	10971	329130	3949560
Total Variable exp. (B)	10971	329130	3949560
Contribution Margin CM [C= (A-B)]	1219	36570	438840
less fixed exp.			
Rent		1600	19200
Electricity bill		400	4800
Transportation		20000	240000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Mobile		300	3600
total fixed cost (D)		27900	334800
Net profit (E) [C-D]		8670	104040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Jiu light	40	315	12,600	0	0	0	12,600
fish feed	50	800	40,000	50	800	40,000	80,000
hen feed	30	2000	60,000	5	2000	10,000	70,000
broken rice	25	2000	50,000			0	50,000
madicine	61	900	54,900			0	54,900
chert	80	500	40,000			0	40,000
cow heed	50	850	42,500			0	42,500
Security			50,000				50,000
Total	336		350,000	55		50,000	400,000

Source of Finance



■ Entrepreneur's Contribution 350,000

■ Investor's Investment 50,000

■ Total 400,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Animals Medicine & feed	15160	454800	5457600	5730480	6017004
Total Sales (A)	15160	454800	5457600	5730480	6017004
less variable Expenses					
Animals Medicine & feed	13644	409320	4911840	5157432	5415304
Total variable Expenses (B)	13644	409320	4911840	5157432	5415304
Contribution Margin (CM)= (A-B)	1516	45480	545760	573048	601700.4
Less Fixed Expenses					
Rent		1600	19200	19200	19200
Electricity bill		400	4800	4800	4800
Transportation		20000	240000	240000	240000
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		600	7200	7200	7200
Guard		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		31100	373200	373200	373200
Net Profit (E) (C-D)		14380	172560	199848	228500.4
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	172,560	199,848	228500.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152,560	332408
	Total Cash Inflow	222560	352408	560908.4
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	152,560	332408	540908.4

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 10Years 0
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিঃদ্রঃ বিভিন্ন প্রকার বীজ
ও কাঁটনাশক পাওয়া যায়।

মেসার্স হাবিব ট্রেডার্স

প্রোঃ মোঃ হাবিবুর রহমান (হাবিব)

খৈল, ভূমি, ময়দা ও গবাদী পশু, হাঁস-মুরগী এবং মাছের খাদ্য সরবরাহকারী
পরিবেশক : এসিআই গোদরেজ এগ্রোভেট লিঃ

বুলবুল মার্কেট, কলেজ রোড, কাকনহাট মোবাঃ ০১৭১০ ১৪০১১৭

কাকনহাট
আবদুল গণি
০১৭১০-১৪০১







SPECIAL
EQUIPMENT

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মিট মোর কাটন ফিড

FAMILY PICTURE

