

Proposed NU Business Name: **MAHBUB TRADERS**



Project identification and prepared by: Md. Delower Hossain,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHBUBUL ALAM
Age	:	01-02-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Sisters
Address	:	Vill: Fulbaria, P.O: Fulbaria, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	NURJAHAN
(iii) Father's name	:	JAMIR HOSSAIN
(iv) GB member's info	:	Branch: Fulbaria Centre # 08 (Male), Member ID: 2304/1 , Group No: 06 Member since: 20/02/2002 (15 Years) First Loan: BDT 10,000 /-, Existing Loan: 1,00,000/- Outstanding Loan: 34,735/-
Further Information:		
(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	:	10 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-322475
Family's Contact No.	:	01717-280379
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMIR HOSSAIN joined Grameen Bank since 15 years ago. At first he took BDT 10,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHBUB TRADERS
Location	:	Fulbaria Bazar, Gazipur
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 5,00,000/- (from existing business) 83% Required Investment BDT 1,00,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft = 600 sq. ft
Security of the shop	:	BDT 30,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Rod, Cement, Workshop Materials, Steel Almirah, Steel Box, Plain Sheet etc.▪Average 12% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Gazipur/ Jamalpur .▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Rod, Cement, Workshop Materials, Steel Almirah, Steel Box, Plain Sheet etc.	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Rod, Cement, Workshop Materials, Steel Almirah, Steel Box, Plain Sheet etc.	8,800	264,000	3,168,000
Total variable Expense (B)	8,800	264,000	3,168,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		2,000	24,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		18,450	221,400
Net Profit (E) [C-D]		17,550	210,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rod	1,000 kg	46	46,000	500 kg	46	23,000	69,000
Cement	200 sacks	400	80,000	50 sacks	400	20,000	100,000
Workshop Materials	-	-	80,000	-	-	10,000	90,000
Steel Almirah	08 pc	15,000	120,000	01 pc	15,000	15,000	135,000
Steel Box	03 pc	9,000	27,000	01 pc	9,000	9,000	36,000
Chicken's Cage	01 ton	73,000	73,000	-	-	-	73,000
Plain Sheet	900 kg	76	68,400	250 kg	76	19,000	87,400
Other Materials	-	-	5,600	-	-	4,000	9,600
Total			500,000			100,000	600,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rod, Cement, Workshop Materials, Steel Almirah, Steel Box, Plain Sheet etc.	14,000	420,000	5,040,000	5,292,000	5,556,600
Total Sales (A)	14,000	420,000	5,040,000	5,292,000	5,556,600
Less. Variable Expense					
Rod, Cement, Workshop Materials, Steel Almirah, Steel Box, Plain Sheet etc.	12,320	369,600	4,435,200	4,656,960	4,889,808
Total variable Expense (B)	12,320	369,600	4,435,200	4,656,960	4,889,808
Contribution Margin (CM) [C=(A-B)]	1,680	50,400	604,800	635,040	666,792
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		2000	24,000	24,000	24,000
Transportation		2,500	30,000	35,000	40,000
Mobile Bill		350	4,200	4,300	4,500
Entertainment		150	1,800	1,900	2,000
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		19,000	228,000	233,200	238,500
Net Profit (E) [C-D]		31,400	376,800	401,840	428,292
Investment Payback			40,000	40,000	40,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	376,800	401,840	428,292
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		336,800	698,640
	Total Cash Inflow	476,800	738,640	1,126,932
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	336,800	698,640	1,086,932

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

