

Proposed NU Business Name : Mukti Traders

বিসমিল্লাহির রাহমানির রাহীম

মেসার্স

# মুক্তি ট্রেডার্স

শ্রোঃ মোঃ ছানাউল্লাহ্ মহন

01825 617855, 01679 650385, 01741 636329

সরকার কর্তৃক অনুমোদিত খুচরা সার ও কীটনাশক বিক্রেতা।



নারায়ণপুর বাজার, মতলব দক্ষিণ

Presented by

Sanaullah Mohan

NU Identified and PP Prepared by  
Sonia Sultana (Chandpur Sadar Unit)  
Verified by-Md. Nazrul Islam

GRAMEEN TRUST



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Sanaullah Mohan
Age	:	32 years (10-06-1983)
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	2 Brother, 3 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Lutfa Begum
(iii) Father's name	:	Mr.Tafazzal Hossain
(iv) GB member's info	:	Branch: Narayonpur ,                      Centre # 02/m, Loanee no-1192/2 Member since 2005                      First loan: Tk-5000 Existing loan: Tk.50000                      Outstanding: Tk.1100
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	HSC

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

Present Occupation	:	Pesticide selling business
Trade License	:	151 He has Chemical Selling license, Dealership of TSP, Potash and Urea Fertilizer.
Business Experiences and Training Info	:	15 years
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01825617855
NU Project Source/Reference	:	Chandpur Sadar Unit , Chandpur

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Mukti Traders
Address/ Location	:	Narayonpur Bazar , Matlab (South) , Chandpur
Total Investment in BDT	:	6,00,000
Financing	:	Self 4,00,000(from existing business) 67 % Required Investment BDT 2,00,000(as equity) 33 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		02 Months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)	
<b>(i) Different kind of stock items</b>				
<b><u>Pesticide</u></b>				
Corbel Int. (20)-	50000	Corbel Int. (20 Carton) = 50000	440000	
<b><u>Fertilizer</u></b>				
Urea (11bosta)	10000	Corn (200 Bosta)=125000		
T.S.P- (15bosta)	18000	Dhonia and Shorisha =25000		
Potash- (15 bosta)	12000			
Wheat, Corn (110 bosta)	70000			
Shorisha (22 bosta)	50000			
Dhonia (6 bosta)	30000			
<b>(ii) Furniture and decoration</b>				
	10000		10000	
<b>(iii) Shop Advance</b>				
	150000		150000	
<b>Total Capital</b>	<b>400000</b>	<b>200000</b>	<b>600000</b>	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000
<i>Less: Cost of sales (B)</i>	5100	153000	1836000
Gross Profit (C) [C=(A-B)]	900	27000	324000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Shop Rent (Showroom and Store)		4000	48000
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Present salary-Employee (no. of employees- 01)		8000	96000
Other costs		500	6000
Non Cash Item:			
Depreciation Expenses		83	996
<i>Total Operating Cost (D)</i>		21683	260196
Net Profit (C-D):		5317	63804

# 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 (A)	8000	240000	2880000	9000	270000	3240000	10000	300000	3600000
<i>Less: cost of sales (B)</i>	6800	204000	2448000	7650	229500	2754000	8500	255000	3060000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1350	40500	486000	1500	45000	540000
<i>Less: Operating Costs</i>									
Electricity bill		600	7200		700	8400		700	8400
Shop Rent (Showroom and Store)		4000	48000		4000	48000		4000	48000
Night Guard bill		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (01 )		8000	96000		9000	108000		10000	120000
Others		500	6000		600	7200		800	9600
Non Cash Item:									
Depreciation Expenses		83	996		83	996		83	996
<i>Total Operating Cost (D)</i>		21883	262596		23083	276996		24283	291396
(Net Profit C-D) :		14117	169404		17417	209004		20717	248604
Pay Back			80000			80000			80000
Retained Income:	89404			129004			168604		



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>200000</b>		
<b>1.2</b>	<b>Net Profit</b>	<b>169404</b>	<b>209004</b>	<b>248604</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>996</b>	<b>996</b>	<b>996</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		<b>89300</b>	<b>219300</b>
	<b>Total Cash Inflow</b>	<b>370400</b>	<b>299300</b>	<b>468900</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	<b>200000</b>		
<b>2.2</b>	<b>Payment of GB Loan</b>	<b>1100</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>80000</b>	<b>80000</b>	<b>80000</b>
	<b>Total Cash Outflow</b>	<b>281100</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>89300</b>	<b>219300</b>	<b>388900</b>

# **SWOT ANALYSIS**

## **S**TRENGTH

**Long standing relationship with Grameen.  
Well Known Person in locality.  
Provide quality products to the community.  
Skilled and Experience .**

## **W**EAKNESS

**Less stock.  
Credit sales  
Increase in product price**

## **O**PPORTUNITIES

**Huge demand of various products of  
pesticides & fertilizers  
Besides Main Road in Market**

## **T**HREATS

**Theft  
Fire  
Political unrest**

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বিসমিত্যান্তিঃ বাহমানির বাইত

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মেসার্স

বিসমিল্লাহির রাহমানির রাহীম

১৯৯৬ সাল

# মুক্তি ট্রেডার্স

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Presented at GT's 9th Internal Design Lab  
on May 21, 2015 at GT

**For more information**

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