

Proposed NU Business Name: **MA TRADERS**



Project identification and prepared by: MD. Abadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JUBAIR RAHMANSWEET
Age	:	10-12-1991 (25 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Kanaipara, P.O: Jewpara, P.S: Puthia, 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. SYEDA BEGUM
(iii) Father's name	:	MD. ABUL BASHAR SARDAR
(iv) GB member's info	:	Branch: Puthia, Centre # 39(Female), Member ID: 3989, Group No: 04 Member since: 04-10-2009 (6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: BDT 8,027
(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	:	5 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-609163
Mother's Contact No.	:	01923-351417
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SYEDA BEGUM joined Grameen Bank since 6 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA TRADERS
Location	:	Jhalmolia Bazar, Jewpara, Puthia, Rajshahi
Total Investment in BDT	:	BDT 2,77,000/-
Financing	:	Self BDT 1,77,000/-(from existing business) 64% Required Investment BDT 1,00,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Popcorn seed, Nut, Gama seed, Mustard seed etc.▪Average 07% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Puthia, Rajshahi.▪Agreed grace period is 3 months.

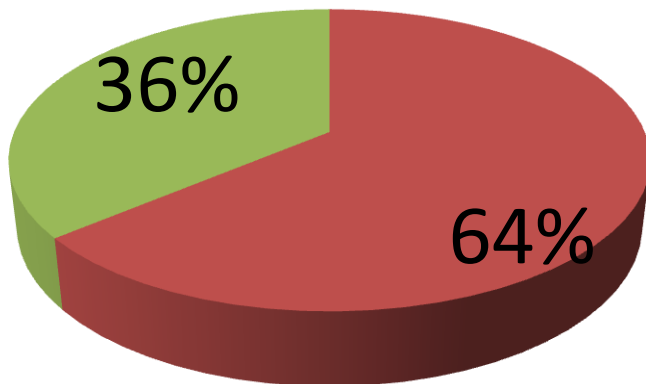
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Seed	300,000	3,600,000
Total Sales (A)	300,000	3,600,000
Less. Variable Expense		
Seed	279,000	3,348,000
Total variable Expense (B)	279,000	3,348,000
Contribution Margin (CM) [C=(A-B)]	21,000	252,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	9,000	108,000
Guard	120	1,440
Total fixed Cost (D)	14,720	176,640
Net Profit (E) [C-D]	6,280	75,360

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Popcorn Seed (12 x 7400)	88,800	0	88,800
Nut (4 x 2500)	10,000	30,000	40,000
Gama Seed (6 x 1400)	8,400	0	8,400
Mustard (2 x 1650)	3,300	20,000	23,300
Paddy Seed (20 x 1000)	20,000	0	20,000
Jute seed (4 x 11000)	44,000	0	44,000
Wheet seed	2,500	50,000	52,500
Total	177,000	100,000	277,000

Source of Finance



- Entrepreneur's Contribution 177,000
- Investor's Investment 100,000
- Total 277,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Seed	410,000	4,920,000	5,166,000
Total Sales (A)	410,000	4,920,000	5,166,000
Less. Variable Expense			
Seed	381,300	4,575,600	4,804,380
Total variable Expense (B)	381,300	4,575,600	4,804,380
Contribution Margin (CM) [C=(A-B)]	28,700	344,400	361,620
Less. Fixed Expense			
Electricity Bill	200	2,400	4,000
Mobile Bill	300	3,600	9,000
Salary (self)	5,000	60,000	60,000
Entertainment	200	2,400	2,400
Transportation	11,000	132,000	38,000
Guard	120	1,440	2,000
Total Fixed Cost	16,820	201,840	115,400
Net Profit (E) [C-D]	11,880	142,560	246,220
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	142,560	246,220
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		82,560
	Total Cash Inflow	292,560	328,780
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	210,000	60,000
3	Net Cash Surplus	82,560	268,780

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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





श्री कर्मकर

LINKIN
PARK



১২৫
২
১৭

স্বাস্থ্যকর্মীরা পরিষ্কারের পরেই
ভর্তি চলছে

স্বাস্থ্যকর্মীরা পরিষ্কারের পরেই
ভর্তি চলছে

স্বাস্থ্যকর্মীরা পরিষ্কারের পরেই
ভর্তি চলছে



১৪৪

১০১
১২৫
১৩৫

স্বাস্থ্যসেবা
ভর্তি চলছে

স্বাস্থ্যসেবা ভর্তি
১৩
১৩

স্বাস্থ্যসেবা
১৩



LHA





PACIFIC FEEDS

028

LINKIN
PARK

কলিকতা



LINKIN
PARK

CHAKR



028
020
020
020
020
020

020
020
020
020
020
020

020
020
020
020
020
020

020
020
020
020
020
020

50 SEEDS

CHAKRA

SUNGARH TE...
Factory: Chitami Bazar, Hosi & G...
Count
Net Weight
Gross Weight
Serial No.

FAMILY PICTURE

