

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



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MEHEDI HASAN
Age	:	20-11-1992 (24 Years)
Education, till to date	:	BA Hons
Marital status	:	Married
Children	:	2 SONS
No. of siblings:	:	1 Brothers
Address	:	Vill: Makorkola, P.O: Mirjapur, 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. MALENCHA BEGUM
(iii) Father's name	:	MD. ABDUL WOHED
(iv) GB member's info	:	Branch: Mirjapur, Sherpur, Centre # 74(Female), Member ID: 7485; No:01 Member since: 07-08-2009 (7 Years) First loan: 15,000 taka.
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Nil
(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	:	0 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-903112
Mother's Contact No.	:	01717953089
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MALENCHA BEGUM joined Grameen Bank since 07 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MEHEDI TRADERS
Location	:	Sherpur
Total Investment in BDT	:	BDT 18000/-
Financing	:	Self BDT 100000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 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; Grocery Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Sherpur.▪Agreed grace period is 3 months.

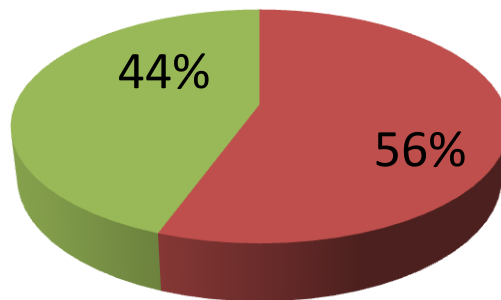
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocaries items	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		6,400	76800
Net Profit (E)= [C-D]		7,100	85200

Investment Breakdown

	Existing	Proposed	Total
Soap, Palse,Detergeent	35,000	25,000	60000
Flour, Rice etc	25,000	27,000	52000
Cosmetics, Medicine,Others	40,000	28,000	68000
	100,000	80,000	180000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries items	4700	141000	1692000	1776600
Total Sales (A)	4700	141000	1692000	1776600
Less Variable Expense				
Grocaries items	3995	119850	1438200	1510110
Item				
Total variable Expense (B)	3,995	119850	1438200	1510110
Contribution Margin (CM) [C=(A-B)]	705	21150	253800	266490
Less Variable Expense				
Transportation		1,300	15,600	16,000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Mobile bill		300	3600	3800
Total fixed cost (D)		6,800	81,600	82,200
Net Profit (E)= [C-D]		14350	172200	184,290
Investment Payback			48,000	48,000

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

SR#	Particulars	Year 1 (BDT)	Year 1.5(Year)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	172,200	184,290
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		124,200
	Total Cash Inflow	252200	308490
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	124,200	260490

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 00 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





A man in a light blue button-down shirt and khaki pants stands barefoot in the center of the shop, looking towards the camera.

Shelves in the background are stocked with various goods, including several rows of green and orange plastic bottles, likely soft drinks or juices.

A red plastic chair with a decorative backrest is positioned in front of the shelves.

On the blue counter in the foreground, there are several sheets of paper with handwritten text in a South Asian script, possibly a ledger or inventory list. A smartphone is also visible on the counter.

Large plastic jars with colorful lids (red, blue, yellow) are arranged on the counter, containing various items, possibly snacks or small goods.

A small sign or poster is visible on the upper shelf, featuring text and images, possibly advertising a product or service.

A box labeled "Fruit" is visible among the goods on the counter.

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FAMILY PICTURE

