

Proposed NU Business Name: **MAMUN STORE**



Project identification and prepared by: Md Raju Ahmed
Nobabganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN
Age	:	02-03-1986 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Boro gram, Moddhopara , P.O: Galimpur , P.S: Nobabganj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYESHA
(iii) Father's name	:	LATE CHANMIA
(iv) GB member's info	:	Branch : Komor Nobabganj , Centre : 09 (Female), Member ID: 1149 , Group No: 01 Member since: 01-1-1989 (28 Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 12000
(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	:	15 years experience in running business. 15 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01920-909754
Family's Contact No.	:	017933-85754
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabaganj Unit, Dhaka .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA joined Grameen Bank since 28 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN STORE
Location	:	Along with Borogram Club, Galimpur, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 150000/- (from existing business) 65% Required Investment BDT 80000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 10 ft= 350 sqft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Rice, Gas cylinder, Cold drinks, Oil etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is own. ▪Collects goods from komorgonj. ▪Agreed grace period is 3 months.

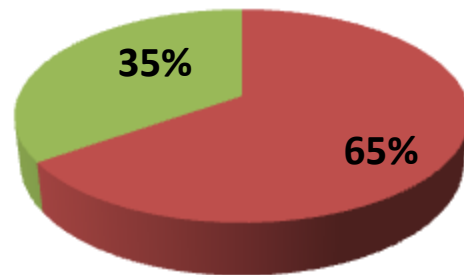
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Gas cylinder, Cold drinks, Oil etc.	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Rice, Gas cylinder, Cold drinks, Oil etc.	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		400	4800
Total fixed cost (D)		8,000	96000
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cosmetics	1	40000	40,000	0	0	0	40,000
Detergent	6	3000	18,000	5	3,000	15,000	33,000
Soyabin oil	200	80	16,000	0	0	0	16,000
Atta	3	1000	3,000	0	0	0	3,000
Cold drinks	10	700	7,000	0	0	0	7,000
Pulse	2	5000	10,000	0	0	0	10,000
Gas cylinder	12	3000	36,000	15	3,000	45,000	81,000
Biscuit, Chocolate	1	10000	10,000	0	0	0	10,000
Candle & Groceries	1	10000	10,000	1	20,000	20,000	30,000
Total	236	0	150,000	21	0	80,000	230,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice, Gas cylinder, Cold drinks, Oil etc.	5500	165000	1980000	2079000	2182950
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense					
Rice, Gas cylinder, Cold drinks, Oil etc.	4675	140250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850	327442.5
Less Variable Expense					
Electricity bill		500	6000	6500	7000
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		8,700	104,400	105,500	106600
Net Profit (E)= [C-D]		16050	192600	206,350	220842.5
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	192,600	206,350	220842.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,600	334950
	Total Cash Inflow	272600	366950	555792.5
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	160,600	334950	523792.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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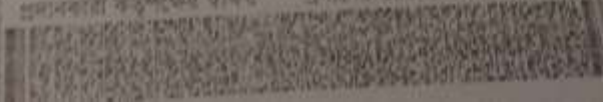
নাম: মোঃ মাহমুদ
 Name: Mr. Mahmud
 পিতা: মোঃ রিম বিহার
 মাতা: স্বপ্নেশা
 Date of Birth: 02 Mar 1986

ID NO: 2616247593127

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া বা ক্ষতিগ্রস্ত হলে লিখিত ভাবে প্রতিবেদন করা আবশ্যিক বলে হলো।

স্বাক্ষর: মোঃ মাহমুদ / মাহমুদ মোহাম্মদুল হক, জাতীয় পরিচয়পত্র - ১০২০, মন্ত্রণালয়, ঢাকা।

জাতীয় পরিচয়পত্র কার্যালয় প্রধানের কর্তৃত্ব: ০৪/০৪/২০১৬



FAMILY PICTURE

