

Proposed NU Business Name: **M/S MONIR STORE**



Project identification and prepared By Shahadat Hossain
Dhonbari, Tangail

Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Monir Hossain
Age	:	131/12/1998(18 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Netmishra P.O : Ramkrishno, P.S: Dhon Bari Dist: Tangail
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. Monoara Begum
(iii) Father's name	:	Md. Joynal Abedin
(iv) GB member's info	:	Branch :Lolhara, Centre #11/(Female), Member ID: 6031, Group No:16 Member since:2010- Still(7years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT16,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01910883276
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Monoara Begum joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Monir Store
Location	:	Notun Bazar,Dhon Bari, Tangail
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40000/-(from existing business)50% Required Investment BDT 40,000/-(as equity)50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft=300square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Stationary Items. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Rented ▪Collects goods from Dhonbari ▪Agreed grace period is 3 months.

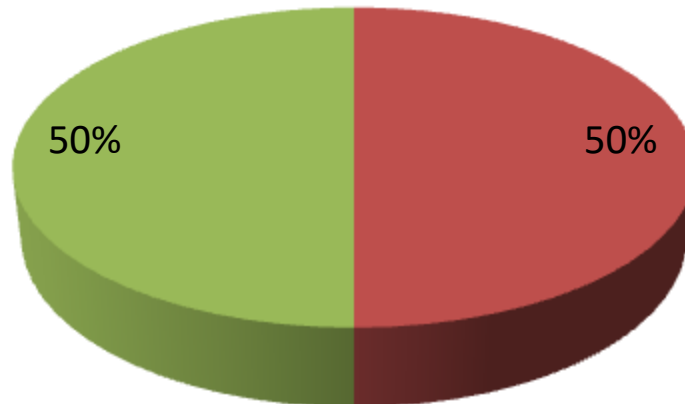
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stationary Item	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
stationary Item	3150	63000	756000
Total variable Expense (B)	3150	63000	756000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less. Fixed Expense			
Rent		600	7200
Electric Bill		250	3000
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)			0
Guard		50	600
Entertainment		300	3600
Generator		150	1800
Mobile		200	2400
Total fixed Cost (D)		7050	84600
Net Profit (E) [C-D]		3450	41400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuit	30	500	15000				15000
Oil			3000				3000
Tolyattis			10000				10000
Salt			3000				3000
Milk/Tea			2000				2000
Rice/Atta			7000	10	2000	20000	27000
Muri			3000				3000
Others			10000			20000	10000
Total			40000			40000	80000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 40,000
- Total 80,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Stationary Item	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less. Variable Expense					
Stationary Item	4050	121500	1458000	1530900	1607445
Total variable Expense (B)	4050	121500	1458000	1530900	1607445
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less. Fixed Expense					
Rent		600	7200	7560	7560
Electric Bill		500	6000	6300	6300
Transportation		1000	12000	12600	12600
Salary (self)		5000	60000	63000	63000
Salary(staff)			0	0	
Guard			0	0	
Generator		250	3000	3150	3200
Entertainment		500	6000	6300	6400
Security					
Mobile		150	1800	1890	2000
Total fixed Expenses		8000	96000	100800	101060
Net Profit (E) [C-D]		5500	66000	69300	77545
Investment Payback			16000	16000	16000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40000		
1.2	Net Profit	66000	69300	77545
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50000	93300
	Total Cash Inflow	106000	109300	
2	Cash Outflow			
2.1	Purchase of Product	40000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
3	Total Cash Outflow	56000	16000	16000
	Net Surplus	50000	93300	77300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :3 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





















কথায় (..... তি নক্ষত্র)

এই লাইসেন্স ৩০ জুন ২০১৭ সন পর্যন্ত

তারিখ : :



বিং. দং. দাখিলসংগতি প্রতিষ্ঠানের দর্শনীয় স্থানে

FAMILY PICTURE

