

Proposed NU Business Name :Manik Store



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | Manik Chandrow Taroni Dass |
| Age | : | 06-06-1987(30 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | married |
| Children | : | 1 Son,2Doughters |
| No. of siblings: | : | 1 Brother, 2 Sisters. |
| Address | : | Vill: Korotia, P.O:Korotia P.S: Tangail Sadar , 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 | : | Zorna Rani Taroni Dass |
| (iii) Father's name | : | Zantu Chandro Taroni Dass |
| (iv) GB member's info | : | Branch:KorotiaTangail Centre # 38(Female), Member ID : 3651 , Group No: 06 Member since:13/02/1988(29 Years) First loan: BDT 2000 /- |
| Further Information: | | Existing loan :59660 Outstanding loan:58,340 |
| (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 | : | 15years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01788919394 |
| Family's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Zorna Rani Taroni Dass joined Grameen 29 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 | : | Manik Store |
| Location | : | Korotia Bazar, Tangail |
| Total Investment in BDT | : | BDT 160,000/- |
| Financing | : | Self BDT 100,000/- (from existing business 62% Required Investment BDT 60,000/- (as equity) 38 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 09 ft= 90square 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 ,Cosmetis,Biscut,Cold Drink,Solt oil Sugar,Load etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 10% gain on sales.▪The shop is rented.▪Collects goods from Korotia Bazar.▪Agreed grace period is 3 months. |

Existing Business (BDT)

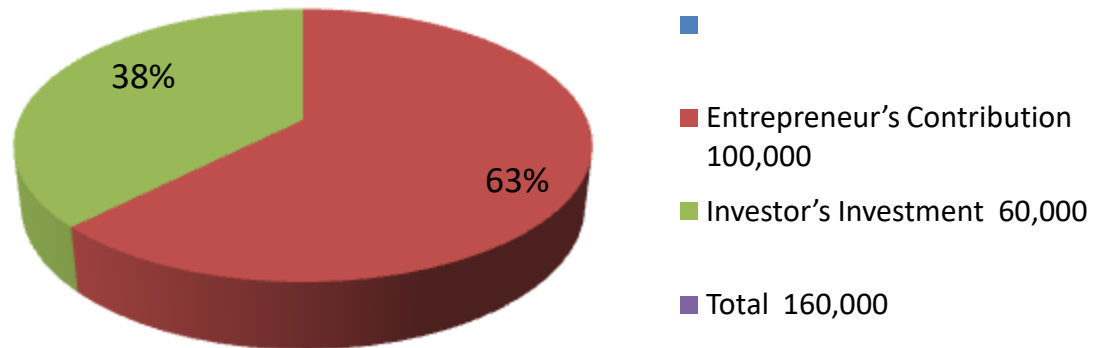
BDT (TK)

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Cosmetis,Biscut,Cold Drink,Solt oil Sugar,Load | 4,700 | 141,000 | 1,692,000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 4,700 | 141,000 | 1,692,000 |
| Less. Variable Expense | | | |
| Cosmetis,Biscut,Cold Drink,Solt oil Sugar,Load etc | 4,230 | 126,900 | 1,522,800 |
| Total variable Expense (B) | 4,230 | 126,900 | 1,522,800 |
| Contribution Margin (CM) [C=(A-B) | 470 | 14,100 | 169,200 |
| Less. Fixed Expense | | | |
| Rent | | 1,000 | 12,000 |
| Electricity Bill | | 1000 | 12,000 |
| Transportation | | 600 | 7,200 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 300 | 3,600 |
| Guird | | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 8,200 | 98,400 |
| Net Profit (E) [C-D) | | 5,900 | 70,800 |
| | | | |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|----------------|---------------|----------------|
| Cold Drink | 10,000 | 0 | 10,000 |
| Solt.Oil | 2,000 | 0 | 2,000 |
| Sugar | 3,000 | 0 | 3,000 |
| Load | 10,000 | 30,000 | 40,000 |
| Cosmetics | 40,000 | 20000 | 60,000 |
| Biscut | 10,000 | 0 | 10,000 |
| Stationary | 5,000 | 10000 | 15,000 |
| Etc | 20,000 | 0 | 20,000 |
| Total | 100,000 | 60,000 | 160,000 |

Source of Finance



Financial Projection (BDT)

| BDT (TK) | | | | | |
|---|--------------|----------------|------------------|------------------|------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
| Revenue (sales) | | | | | |
| Cosmetis,Biscut,Cold Drink,Solt oil Sugar,Load | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Less. Variable Expense | | | | | |
| Cosmetis,Biscut,Cold Drink,Solt oil Sugar,Load | 5,400 | 162,000 | 1,944,000 | 2,041,200 | 2,143,260 |
| Total variable Expense (B) | 5,400 | 162,000 | 1,944,000 | 2,041,200 | 2,143,260 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,000 | 12,000 | 12,000 | 12,000 |
| Electricity Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Transportation | | 800 | 9,600 | 9,600 | 9,600 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Entertainment | | 400 | 4,800 | 4,800 | 4,800 |
| Salary (sttaf) | | 0 | 0 | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 7,800 | 93,600 | 93,600 | 93,600 |
| Net Profit (E) [C-D] | | 10,200 | 122,400 | 133,200 | 144,540 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

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 | 60,000 | | |
| 1.2 | Net Profit | 122,400 | 133,200 | 144,580 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 98,400 | 207,600 |
| | Total Cash Inflow | 182,400 | 231,600 | 352,180 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 98,400 | 207,600 | 328,180 |

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
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

মৌণফোন



মানিক ষ্টোর

শাক্তিন ক্যাডেট স্কুল
মাঠ, বৈষ্ণব
বৈষ্ণব বিদ্যালয়



রিচার্জে ধামাকা অফার

2GB ইন্টারনেট

৳১২৯ রিচার্জে মেয়াদ
অথবা ডায়াল *5000

চলো বহুদূর





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FAMILY PICTURE

