

Proposed NU Business Name: **MONIR STORE**



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Nagorpur Unit, Tangail

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MONIR MOLLAH</b>
Age	:	07-05-1993 (24 Years)
Education, till to date	:	Class - five
Marital status	:	Married
Children	:	0 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Pong byjora, P.O: Pong byjora, P.S: Nagorpur, 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	:	<b>MONOARA BEGUM</b>
(iii) Father's name	:	<b>MONAR UDDIN MOLLAH</b>
(iv) GB member's info	:	Branch: Masudnare, Centre # 13 (Female), Member ID: 1609/4, Group No: 07 Member since: 16-04-2013-2007 (04 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :19,540/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-560196
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOARA BEGUM** joined Grameen Bank since 04 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	:	<b>MONIR STORE</b>
Location	:	Ponkby Gora Road,Nagorpur,tangail
Total Investment in BDT	:	BDT 53,000/-
Financing	:	Self BDT 13,000/-(from existing business) 75% Required Investment BDT 40,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft=100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his shop like as rice,salt,suger,ETC</li><li>▪The business is operating by entrepreneur. Existing two employes.</li><li>▪Collects goods from Nagorpur</li><li>▪The Shop is owned.</li><li>▪Gain on Sales 15%</li><li>▪Agreed grace period is 3 months.</li></ul>

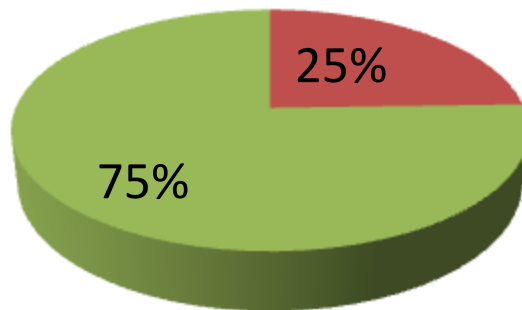
## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Dal,Oil,suger,chaff Etc	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Rice,Dal,Oil,suger,chaff Etc	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		100	1200
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		5250	63000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	1	2,500	2,500	5	2,500	12,500	15,000
Sugar	50	65	3,250	2	3,200	6,400	9,650
salt	50	40	2,000			0	2,000
Egg	120	8	960	500	8	4,000	4,960
Biscuit		2,000	0			0	0
soft Drink	100	40	4,000	200	45	9,000	13,000
others			290			8,100	8,390
	321	4653	13,000	707	5,753	40,000	53,000

## Source of Finance



- Entrepreneur's Contribution  
13,000
- Investor's Investment 40,000
- Total 53,000

## Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Dal,Oil,suger,chaff Etc	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Less Fixed Expense</b>					
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>72700</b>	<b>73415</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>	<b>94500</b>	<b>99225</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74000	152500
	<b>Total Cash Inflow</b>	<b>130,000</b>	<b>168,500</b>	<b>251,725</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,000</b>	<b>152,500</b>	<b>235,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

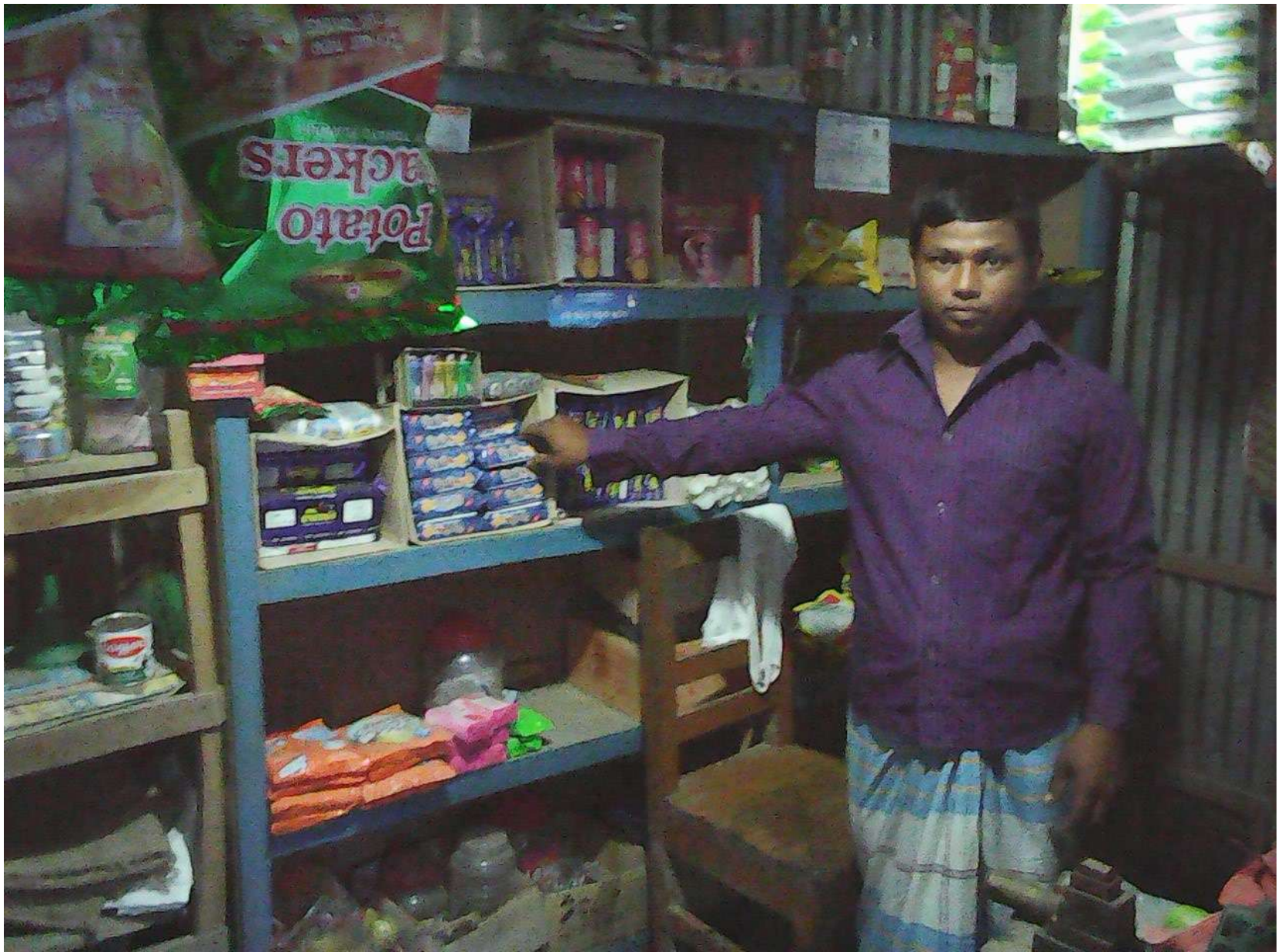
## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE