

Proposed NU Business Name: **MUNNA GENAREL STORE**



Project identification and prepared by: Md. Anisar Rahman,  
Feni Unit, Feni

Project verified by: Md, Ebadot Hossain



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

Name	:	<b>NURUL ISLAM MAMUN</b>
Age	:	01-09-1984 ( 34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Son 01 Daughter
No. of siblings:	:	04 Brothers 03 Sidters
Address	:	Vill: Baurkhuma ;P.O: Porsuram ; P.S: Porsuram, Dist: Feni
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>SABERA KHATUN</b>
(iii) Father's name	:	<b>LATE ALIAKBAR</b>
(iv) GB member's info	:	Branch: Porsuram, Centre # 40 (Female), Member ID: 2642/4, Group No: 03 Member since: 2011 To Present( 08 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01848-264915
Family's Contact No.	:	01813-103012
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SABERA KHATUN** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUNNA GENAREL STORE</b>
Location	:	Bilonia Bazar, Porsuram
Total Investment in BDT	:	BDT: 173,000 /-
Financing	:	Self BDT: 123,000/- (from existing business) 71% Required Investment BDT: 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x20 ft= 500 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics Etc.</li><li>▪Average 15% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

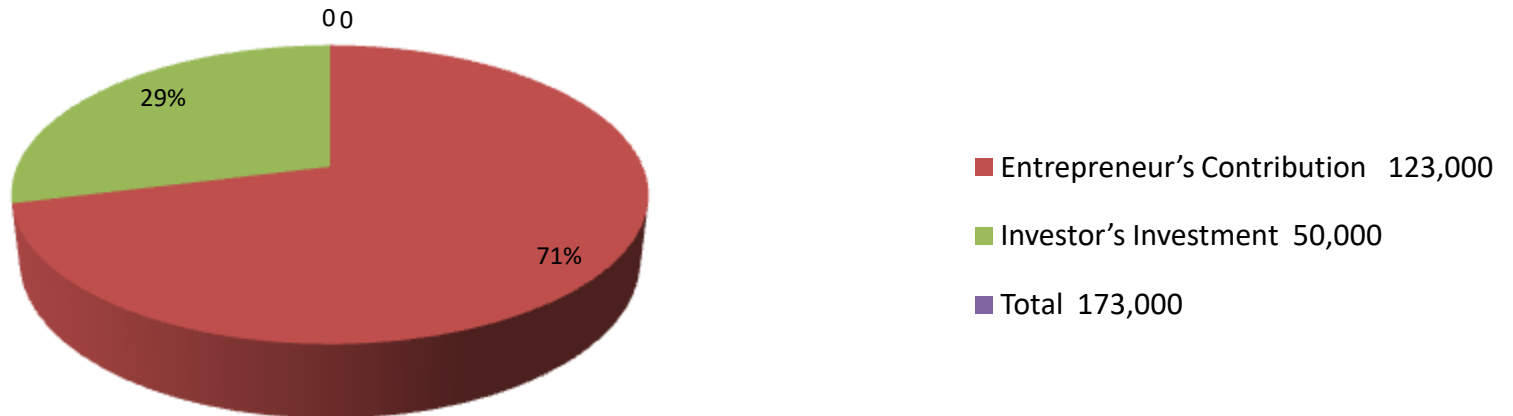
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery, Cosmetics Etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less Variable Expense</b>			
Grocery, Cosmetics Etc.	2,640	79,200	950,400
<b>Total variable Expense (B)</b>	2,640	79,200	950,400
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
		0	0
Entertainment		0	0
Night Gird		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>5,100</b>	<b>61,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Juice	1	5000	5,000	0	0	0	5,000
Cold Drinks	1	5000	5,000	0	0	0	5,000
Oil	1	8000	8,000	0	0	0	8,000
Soap	1	10000	10,000	0	0	0	10,000
Biscuits	1	5000	5,000	1	20000	20,000	25,000
Chanachur	1	5000	5,000	1	30000	30,000	35,000
Tea	1	5000	5,000	0	0	0	5,000
Cake	1	5000	5,000	0	0	0	5,000
Chips	1	5000	5,000	0	0	0	5,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	50000	50,000				50,000
<b>Total</b>	<b>11</b>	<b>123000</b>	<b>123,000</b>	<b>2</b>	<b>50000</b>	<b>50,000</b>	<b>173,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
	4,000	120,000	1440000	1512000	1587600
Grocery, Cosmetics Etc.	4,000	120,000	1440000	1512000	1587600
<b>Total Sales (A)</b>					
<b>Less Variable Expense</b>	3,520	105,600	1267200	1330560	1397088
Grocery, Cosmetics Etc.	3,520	105,600	1267200	1330560	1397088
<b>Total variable Expense (B)</b>	<b>480</b>	<b>14,400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Contribution Margin (CM) [C=(A-B)</b>					
<b>Less fixed Expense</b>		0	0	0	0
Rent		400	4,800	5,000	5,500
Electricity bill		400	4,800	5,000	5,500
Transportation		5,000	60,000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		0	0	0	0
Night Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>6,200</b>	<b>74,400</b>	<b>75,000</b>	<b>76,300</b>
<b>Net Profit (E)= [C-D]</b>		<b>8,200</b>	<b>98,400</b>	<b>106,440</b>	<b>114,212</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>98,400</b>	<b>106,440</b>	<b>114,212</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78,400	164,840
	<b>Total Cash Inflow</b>	148,400	184,840	279,052
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	78,400	164,840	259,052

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
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  
Political unrest

Pictures









# FAMILY PICTURE

