

## Proposed NU Business Name: **MONIR STORE**



Project identification and prepared by: Md Golam Rasul,  
Munshiganj Unit, Dhaka

Project verified by: Md. Zillur Rahman



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

Name	:	<b>MONIR CHANDRA PAL</b>
Age	:	15-11-1986 (29 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brothers 5 Sisters
Address	:	Vill: Panam, P.O: Mirkadim , P.S: Munshiganj Shadar Dist: Munshiganj
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>VAROTI RANI PAL</b>
(iii) Father's name	:	<b>MAHADEB CHANDRA PAL</b>
(iv) GB member's info	:	Branch: Rampal Munshiganj, Centre # 20 (Female), Member ID: 1825/2, Group No: 04 Member since: 28-01-1996 (20 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: Nil 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	:	5 years experience in running business. He has training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01951547300
Mother's Contact No.	:	01918115364
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**VAROTI RANI PAL** joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and house development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MONIR STORE</b>
Location	:	Mir Kadim Baazar,Rampal,Munshiganj
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000(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 x 18 ft= 450 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cartoon,Book,Exercise book,Polithin,Bottle etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪He is doing his business in rented place.</li><li>▪ Munshiganj</li><li>▪Agreed grace period is 3 months.</li></ul>

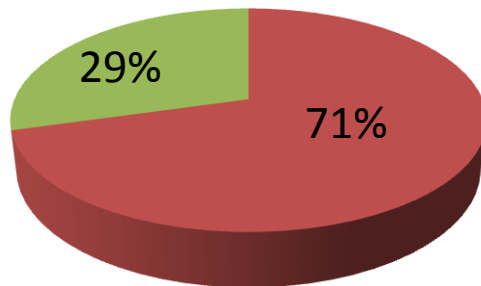
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cartoon,Book,Exercise book,Polithin,Bottle etc.	5000	150000	1800000
<b>Total Sales (A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense</b>			
Cartoon,Book,Exercise book,Polithin,Bottle etc.	4250	127500	1530000
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127500</b>	<b>1530000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		200	2400
Salary (self)		5000	60000
Salary(Staff)		8000	
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>16,300</b>	<b>195600</b>
<b>Net Profit (E)= [C-D]</b>		<b>6,200</b>	<b>74400</b>

## Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Cartoon	40,000	30,000	70000
Book,Exercise book	17,000	10,000	27000
Bottle.Polithin	3,000	10,000	13000
Waight machine	10,000	0	10000
Nosimon	50,000	0	50000
	120,000	50,000	170000

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1
<b>Revenue(Sales)</b>			
Cartoon,Book,Exercise book,Polithin,Bottle etc.	6400	192000	2304000
<b>Total Sales (A)</b>	6400	192000	2304000
<b>Less Variable Expense</b>			
Cartoon,Book,Exercise book,Polithin,Bottle etc.	5440	163200	1958400
<b>Total variable Expense (B)</b>	5,440	163200	1958400
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28800	345600
<b>Less Variable Expense</b>			
Rent		2,700	32,400
Electricity bill		300	3600
Salary (Self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		16,600	199200
<b>Net Profit (E)= [C-D]</b>		12200	146400
Investment Payback			<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	50,000
1.2	Net Profit	146,400
1.3	Depreciation (Non cash item)	
<b>1.4</b>	Opening Balance of Cash Surplus	
	<b>Total Cash Inflow</b>	196400
2	Cash Outflow	
2.1	Purchase of Product	50,000
2.2	Payment of GB Loan	
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60,000
	<b>Total Cash Outflow</b>	110,000
3	<b>Net Cash Surplus</b>	86,400

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Ithor, akran, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















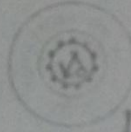








MUSKAN



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# গ্রামপাল ইউনিয়ন পরিষদ কার্যালয়

## ট্রেড লাইসেন্স

[ইউনিয়ন পরিষদ আদেশ কর্তৃক ২০১৩ মোতাবেক]

লাইসেন্স নং: /২০১৫ - ২০১৬ তারিখ: ১৭/০২/২০১৫


ব্যবসা প্রতিষ্ঠানের নাম: হানির খেঁচ

স্বত্বাধিকারী/লাইসেন্সধারীর নাম: হানির চন্দ্র পাল

পিতা/ স্বামীর নাম: স্বর্গদেব চন্দ্র পাল মাতার নাম: সার্বভৌমিনী পাল

ব্যবসা প্রতিষ্ঠানের ঠিকানা: মোকাম: গিঙ্গিলাবাড়ী ওয়ার্ড নং: ০১ পৌজা: মহাপাটুরিয়া বাগাবাড়ী


স্বাক্ষর: গাঙ্গুলি কান্ত কান্ত



**গ্রামীণ ব্যাংক**


শাখা

সহজ ঋণের পাশ বই



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মনির চন্দ্র পাল  
Name: Minir Chandra Pal

পিতা: স্বর্গদেব চন্দ্র পাল

মাতা: সার্বভৌমিনী পাল  
Date of Birth: 15 Nov 1986

ID NO: 5915685238198

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের স্বত্বাধিকারী ব্যক্তি  
কোনো পত্রের দ্বারা সীমিত করে রাখতে হবে এবং অন্যভাবে বিক্রি করা যাবে না।

ঠিকানা: গণ/স্বাক্ষর: পাল, পাল, পাল, মহাপাটুরিয়া - ১৩১১, মুন্সীগঞ্জ জেলা, ঢাকা

# FAMILY PICTURE

