

Proposed NU Business Name: **MONIRUL STORE**



Project identification and prepared by: Md Abdul Auwal
Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONIRUL ISLAM
Age	:	12-10-1997 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Sorerhat , P.O: Bengari , P.S: Bagha, Dist: Rajshahi
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 KHAIRON BEGUM
(iii) Father's name	:	MD REZAUL KARIM
(iv) GB member's info	:	Branch : Manigram , Centre : 36 (Female), Member ID: 5795/2 , Group No: 08 Member since: 20-03-2005 to 21-01-2016 (11 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 16520
(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	:	8 years experience in running business. 06 Years in own business. He has 01 year training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01797-918184
Family's Contact No.	:	01745-167364
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHAIRON BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIRUL STORE
Location	:	Sorer Hat.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries items.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ The shop is in own place.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

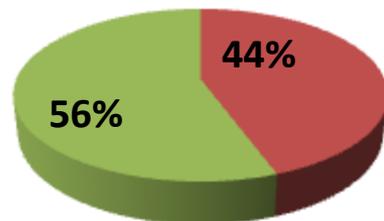
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items.	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Groceries items.	2380	71400	856800
Total variable Expense (B)	2,380	71400	856800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Variable Expense			
Electricity bill		300	3600
Transportation		100	1200
Salary (self)		5000	60000
Entertainment		100	1200
Guard		100	1200
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		5,900	70800
Net Profit (E)= [C-D]		6,700	80400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Detergent	1	10000	10,000	0	0	0	10,000
Biscuit	1	5000	5,000	0	0	0	5,000
Shampoo	1	2000	2,000	0	0	0	2,000
Soap	100	30	3,000	0	0	0	3,000
Oil	1	2000	2,000	0	0	0	2,000
Soft drinks	1	3000	3,000	0	0	0	3,000
Egg	1	1500	1,500	0	0	0	1,500
Others	1	13500	13,500	0	0	0	13,500
Groceries items	0	0	0	1	50000	50,000	50,000
Total	107	0	40,000	1	0	50,000	90,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Groceries items.	4100	123000	1476000	1549800	1627290
Total Sales (A)	4100	123000	1476000	1549800	1627290
Less Variable Expense					
Groceries items.	3485	104550	1254600	1317330	1383196.5
Total variable Expense (B)	3,485	104550	1254600	1317330	1383196.5
Contribution Margin (CM) [C=(A-B)]	615	18450	221400	232470	244093.5
Less Variable Expense					
Electricity bill		500	6000	6500	7000
Transportation		300	3600	4,100	4600
Salary (self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		100	1200	1200	1200
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		6,400	75,600	76,700	77800
Net Profit (E)= [C-D]		12050	144600	155,770	166293.5
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	144,600	155,770	166293.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124,600	260370
	Total Cash Inflow	194600	280370	426663.5
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	124,600	260370	406663.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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







FAMILY PICTURE

