

Proposed NU Business Name: **Mamun Store**



Project identification and prepared By Mizanur rahman
Dhonbari,Tangail

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Mamunur Rashid
Age	:	15/03/1998(19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	Nil
Address	:	Vill: Sakin Dhopa Khali P.O : Amberiya, P.S: Dhon Bari 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	:	Mst. Maleka Begum
(iii) Father's name	:	Md. Helal Uddin
(iv) GB member's info	:	Branch :Mijabari, Centre #23/(Female), Member ID: 6681, Group No:5 Member since:29/07/2010(7 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:2026
(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	:	2 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01995976706
Mother's Contact No.	:	01957317177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Maleka Begum joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

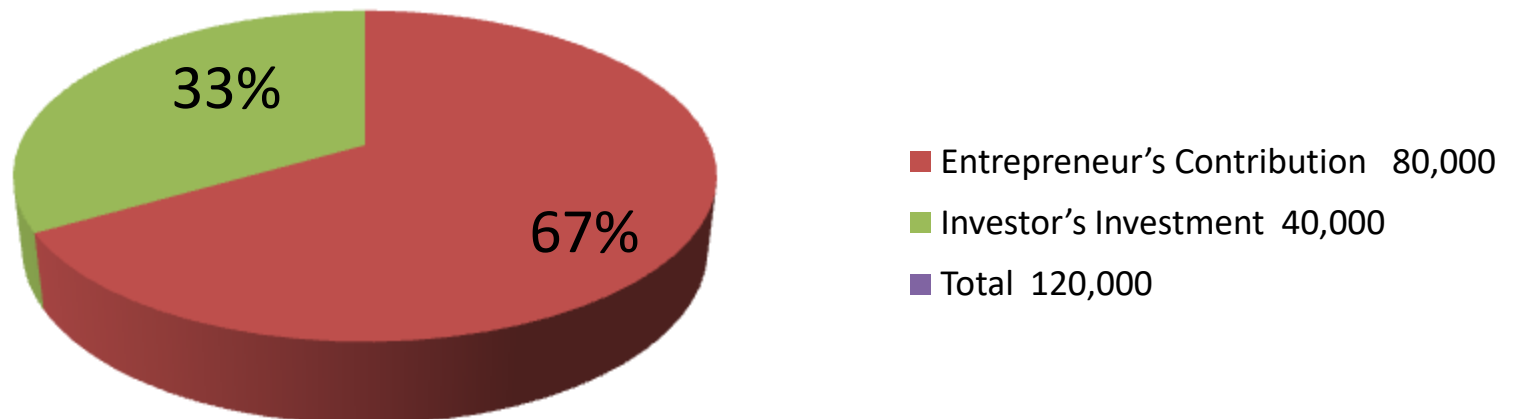
Business Name	:	: Mamun Store
Location	:	Dhopa Khali Bazar
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 80000/-(from existing business)67% Required Investment BDT 40,000/-(as equity)33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7ft x 10ft=70square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Stationary Items.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Stationary Item	4000	120000	1440000
		0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Stationary Item	3600	108000	1296000
Total Variable Expense	3600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		210	2520
Mobile Bill		200	2400
Total Fixed Cost (D)		7910	94920
Net Profit (E)= [C-D]		4090	49080

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	15	2000	30000			10000	40000
Atta	12	1020	12240			10000	22240
Sugar	2	3300	6600				6600
Salt	200	30	6000				6000
Oil	4	1600	6400				6400
Others			20000			20000	40000
Total			80000			40000	120000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Stationary Item	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Stationary Item	4500	135000	1620000	1701000	1786050
Total Variable Expense	4500	135000	1620000	1701000	1786050
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		210	2520	2520	2520
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7910	92400	93100	93815
Net Profit (E)= [C-D]		7090	85080	89334	93801
Investment Pay Back			16,000	16,000	16,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	85,080	89334	93800.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69080	142414
	Total Cash Inflow	125,080	158,414	236,215
2	Cash Outflow			
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
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	69,080	142,414	220,215

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :2Years
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

















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MAMUNUR RASHID

FAMILY PICTURE

