

Proposed NU Business Name: MS MONSUR STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONSUR ALOM
Age	:	20-07-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers & 03 Sisters
Address	:	Vill: Joychandapur, P.O: Shuvopur, P.S: Chhagalnaiya, 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	:	AMIRER NESA
(iii) Father's name	:	ABDUR RAZAAK (BULU)
(iv) GB member's info	:	Branch: Shuvopur, Centre # 37 (Female), Member ID: 2873/1, Group No: 05 Member since: 02-01-2009 (09 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan:
(v) Who pays GB loan installment	:	N/A
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-424300
Mother's Contact No.	:	01882-929298
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMIRER NESHA joined Grameen Bank since 10 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	:	MS MONSUR STORE
Location	:	Chhagolnaiya Bazaar, Feni
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 100,000/-(from existing business) 62% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 80 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

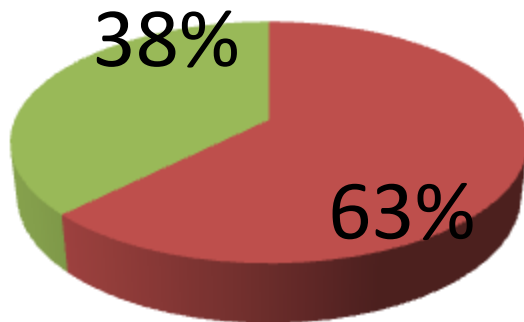
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Grocery item	48,000	576,000
Total variable Expense (B)	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less. Fixed Expense		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	200	2,400
Entertainment	100	1,200
Rent	800	9,600
Total fixed Cost (D)	6,800	81,600
Net Profit (E) [C-D]	5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	7	384	2,688	7	384	2,688	5,376
Noodles	40	87	3,480	40	87	3,480	6,960
Speed	9	552	4,968	9	552	4,968	9,936
Khata	1	10000	10,000	1	10000	10,000	20,000
Soap	1	9000	9,000	1	9000	9,000	18,000
Security	1	20000	20,000	0	0	0	20,000
Others	1	49864	49,864	1	29864	29,864	79,728
Total	60		100,000	59		60,000	160,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Grocery item	68,000	816,000	856,800	899,640
Total variable Expense (B)	68,000	816,000	856,800	899,640
Contribution Margin (CM) [C=(A-B)]	17,000	204,000	214,200	224,910
Less. Fixed Expense				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	100	1,200	1,500	2,000
Rent	800	9,600	9,600	9,600
Total Fixed Cost	7,100	85,200	87,600	89,600
Net Profit (E) [C-D]	9,900	118,800	126,600	135,310
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	118,800	126,600	135,310
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		94,800	197,400
	Total Cash Inflow	178,800	221,400	332,710
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	94,800	197,400	308,710

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

