

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



Project identification and prepared by: Md Ataur  
Rahman, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



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

Name	:	<b>MD. BADAL MIAH</b>
Age	:	05-03-1988 (28 Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Sakhipur, P.O: Sakhipur, P.S: Sakhipur, 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	:	<b>MST BEDENA KHATUN</b>
(iii) Father's name	:	<b>MD. KHALIL MIAH</b>
(iv) GB member's info	:	Branch: Sakhipur; Centre # 81(Female), Member ID: 7245; Group No: 01 Member since: 12-3-2005 (12Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 20000/-; Outstanding loan: BDT nil
(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	:	05 years experience in running business. He has NO training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-265348
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST BEDENA KHATUN** joined Grameen Bank since 12 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAMUN STORE</b>
Location	:	Jelkhana More, Shakhipur, Tangail
Total Investment in BDT	:	BDT 50000 /-
Financing	:	Self BDT 50000 (from existing business) 50% Required Investment BDT 50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	20ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The shop is planned to be scaled up by investment in existing like, Grocery item .</li><li>▪The farm is own.</li><li>▪The shop is operating by entrepreneur.</li><li>▪Existing no employee.</li><li>▪Collects goods from Shakhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

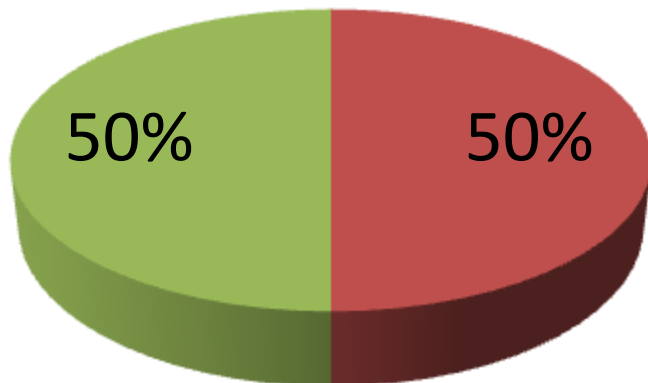
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2720	81600	979200
<b>Total sales (A)</b>	2720	81600	979200
<b>Less Variable Exp.</b>			
Grocery item	2312	69360	832320
<b>Total Variable exp. (B)</b>	2312	69360	832320
<b>Contribution Margin CM [C= (A-B)]</b>	<b>408</b>	<b>12240</b>	<b>146880</b>
<b>less fixed exp.</b>			
Rent		2200	26400
Electricity bill		1000	12000
Salary (self)		5000	60000
Mobile		300	3600
<b>total fixed cost (D)</b>		8500	102000
<b>Net profit (E) [C-D]</b>		<b>3740</b>	<b>44880</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmatice	100	100	10,000	100	200	20,000	30,000
Bakery item	40	100	4,000	100	100	10,000	14,000
Masalla	100	10	1,000			0	1,000
Drinks	100	30	3,000			0	3,000
Stationary	120	150	18,000			0	18,000
Baby food	20	600	12,000			0	12,000
Others	10	200	2,000	100	200	20,000	22,000
<b>Total</b>	<b>490</b>		<b>50,000</b>	<b>300</b>		<b>50,000</b>	<b>100,000</b>

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	3220	96600	1159200	1217160	1278018
<b>Total Sales (A)</b>	<b>3220</b>	<b>96600</b>	<b>1159200</b>	<b>1217160</b>	<b>1278018</b>
less variable Expenses					
Grocery item	2737	82110	985320	1034586	1086315
Total variable Expenses (B)	2737	82110	985320	1034586	1086315
<b>Contribution Margin (CM)= (A-B)</b>	<b>483</b>	<b>14490</b>	<b>173880</b>	<b>182574</b>	<b>191702.7</b>
<b>Less Fixed Expenses</b>					
Rent		2200	26400	26400	26400
Electricity bill		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Mobile		400	4800	4800	4800
Total Fixed Cost		8600	103200	103200	103200
<b>Net Profit (E) (C-D)</b>		<b>5890</b>	<b>70680</b>	<b>79374</b>	<b>88502.7</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	70,680	79,374	88502.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,680	110054
	<b>Total Cash Inflow</b>	120680	130054	198556.7
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
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	50,680	110054	178556.7

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Nalua Bazar, Sakhipur,  
Tangail.

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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# FAMILY PICTURE

