

Proposed NU Business Name: MUNIA STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ANOWER HOSEN MISTER
Age	:	03-04-1982 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Tula Toli, P.O: Sonagazi, P.S: Sonagazi, 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	:	MONOARA BEGUM
(iii) Father's name	:	MAHABUBUL HOK
(iv) GB member's info	:	Branch: Chorcandia, Centre # 85 (Female), Member ID: 8448, Group No: 02 Member since :24-06-2001/ 08-09-2007 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan : NIL
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	02 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-724618
Mother's Contact No.	:	01881-748829
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOARA BEGUM joined Grameen Bank since 6 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	:	MUNIA STORE
Location	:	Tula Toli (Bakria morok), Sonagazi, Fani.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 18 ft= 324 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Sonagazi.▪Average 15 % gain on Sales.▪The Shop is owned.▪Agreed grace period is 3 months.

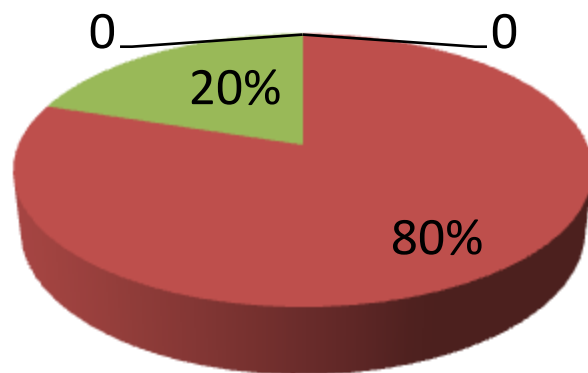
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	2800	84000	1008000
	0		
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Gard		0	0
Generator		0	0
Mobil Bill		400	4800
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	14	2000	28000	10	2000	20000	48000
Dal	15	5000	75000				75000
Soap	200		0				0
Sugar	10	3500	35000				35000
Flour	5	2000	10000	3	2000	6000	16000
Oil	5	4500	22500			0	225000
Chaff	10	1500	15000	6	1500	9000	29500
Other			14500			15000	58000
Total	250		200000	19		50,000	250,000

Source of Finance



- Entrepreneur's Contribution
200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	3300	99000	1188000	1247400	1309770
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	2805	84150	1009800	1060290	1113305
Total Variable Expense	2805	84150	1009800	1060290	1113305
Contributon Margin (CM) [C=(A-B)]	495	14850	178200	187110	196466
Less Fixed Expense					
Electric Bill		700	8400	8700	9000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7500	90000	91000	92030
Net Profit (E)= [C-D]		7350	88200	92610	97241
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	88,200	92610	97240.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68200	140810
	Total Cash Inflow	138,200	160,810	238,051
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	20,000	20,000
3	Net Cash Surplus	68,200	140,810	218,051

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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

