

Proposed NU Business Name: **MAMUN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD : MAMUN
Age	:	30/12/1983 (34Years)
Education, till to date	:	Class - 08
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Amhadpur P.O: Sorajpur, 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	:	SHOFIA KHATUN
(iii) Father's name	:	MD: SADIK
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 53/(Female), Member ID: 7514, Group No: 09 Member since: 19-11-2009 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 65,000/- Outstanding loan: BDT 55,620/-
(v) Who pays GB loan installment	:	Mother
(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	:	08 Years Experience 08 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01816-253197
Mother's Contact No.	:	01885-265628
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOFIA KHATUN joined Grameen Bank since 08 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

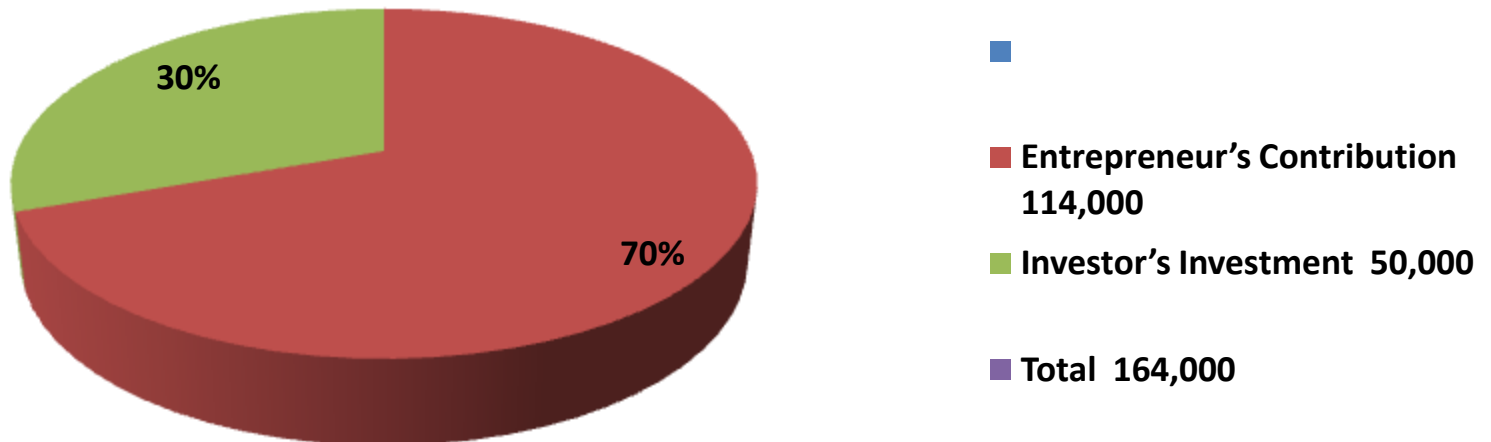
Business Name	:	MAMUN STORE
Location	:	Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,64000/-
Financing	:	Self BDT 1,14,000/- (From Existing Business) 70% Required Investment Bdt,50,000(as Equity) 30%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 30 ft. = 450 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold drinks,Tea, Biskit,Pan & others.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cold drinks,Tea, Biskit,Pan & others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Cold drinks,Tea, Biskit,Pan & others	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		800	9600
Electric Bill		1500	18000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		150	1800
Generator		750	9000
Mobile Bill		300	3600
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		13000	156000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Gas selander	5	3,000	15,000			0	15,000
gas stove	3	2,000	6,000			0	6,000
Cold drinks	10	500	5,000	20	500	10,000	15,000
Flour	2	2,000	4,000	10	2,000	20,000	24,000
Oil	40	100	4,000	50	100	5,000	9,000
Others	0	0	30,000			15,000	45,000
Secqurity	0	0	50,000			0	50,000
Total	60	7600	114,000	80	2,600	50,000	164,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold drinks,Tea, Biskit,Pan & others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Cold drinks,Tea, Biskit,Pan & others	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		1500	18000	18300	18600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		150	1800	1800	1800
Generator		750	9000	9000	9000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9500	105000	105700	106415
Net Profit (E)= [C-D]		17500	210000	220500	231525
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	210,000	220500	231525
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190000	390500
	Total Cash Inflow	260,000	410,500	622,025
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	190,000	390,500	602,025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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: Miar Bazar, Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







