

Proposed NU Business Name: **MONIR STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SELIM
Age	:	30-12-1983 (33 Years)
Education	:	Class 05
Marital status	:	Married
Children	:	03 Sons 01 Daughter
No. of siblings:	:	02 Brothers 04 Sisters
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hat ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHORIFA BEGUM
(iii) Father's name	:	RUHUL AMIN
(iv) GB member's info	:	Branch: Baligaon. Centre # 33 (Female), Member ID: 3421, Group No: 06 Member since: 02/03/2000 To 2009 (09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-943833
Family's Contact No.	:	01860-144135
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHORIFA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MONIR STORE
Location	:	Betagaon, Feni
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 25 ft= 300 square ft
Security	:	75000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuits, Cold Drinks, Cosmetics etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

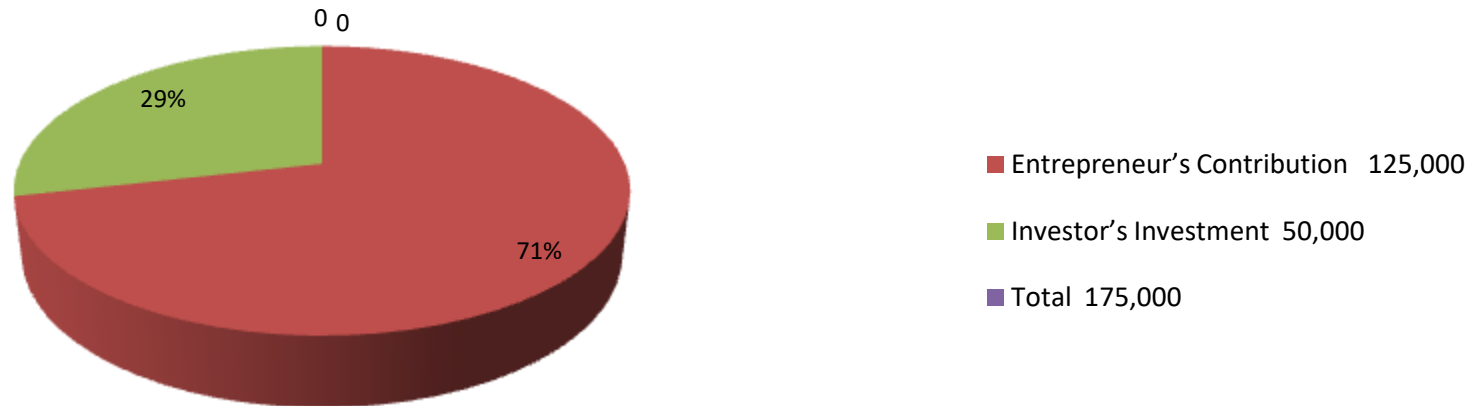
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuits, Cold Drinks, Cosmetics etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Biscuits, Cold Drinks, Cosmetics etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		600	7,200
Electricity bill		900	10,800
Transportation		800	9,600
Salary (self)		5,000	60,000
Entertainment		500	6,000
Mobile bill		300	3,600
Total fixed cost (D)		8,100	97,200
Net Profit (E)= [C-D]		9,900	118,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	50	350	17,500	50	350	17500	35,000
Cold Drinks	20	500	10,000	20	500	10,000	20,000
Juice	10	700	7,000	0	0	0	7,000
Wheat	1	1600	1,600	2	1600	3,200	4,800
Oil	1	1200	1,200	0	0	0	1,200
Sugar	1	3300	3,300	0	0	0	3,300
Others	1	9400	9,400	1	19300	19300	28,700
Security	1	75000	75,000	0	0	0	75,000
Total	85	92050	125,000	73	21750	50,000	175,000

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuits, Cold Drinks, Cosmetics etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Biscuits, Cold Drinks, Cosmetics etc	4,250	127,500	1530000	1606500	1686825
Total variable Expense (B)	4,250	127,500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)	750	22,500	270000	283500	297675
Less Variable Expense					
Rent		600	7,200	7,200	7,200
Electricity bill		1,200	14,400	15,000	15,500
Transportation		1,000	12,000	12,500	13,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,700	104,400	105,700	107,000
Net Profit (E)= [C-D]		13,800	165,600	177,800	190,675
Investment Payback			20,000	20,000	20,000

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	165,600	177,800	190,675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145,600	303,400
	Total Cash Inflow	215,600	323,400	494,075
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	145,600	303,400	474,075

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

