

Proposed NU Business:MONTOSH STORE



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MONTOS PAUL
Age	:	10-04-1984 (34 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	Married
Children	:	0Dauther 1Son
No. of siblings:	:	3 Brothers 0 Sisters
Address	:	Vill: GOYHATA POST : GOYHATA ,P.O:NAGARPAR P.S: Nagarpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother Father
(ii) Mother's name :chinu rani PAL	:	
Father's name let :ROMASH PAL	:	<input checked="" type="checkbox"/> <input type="checkbox"/>
(iv) GB member's info	:	Branch: GOYHATACentre # 6/M (Female), <input type="checkbox"/> Member ID: 1384/ 3 Group No:05 Member since: 05-05-2007(13Years) First loan: BDT = 5000 Last LAN ,50000
Further Information:	:	Outstanding loan:=18100
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712747607
Family's Contact No.	:	01726187218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST:CHINU RANI PAL

joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in BUSNIESS

Proposed Nobin Udyokta Business Info

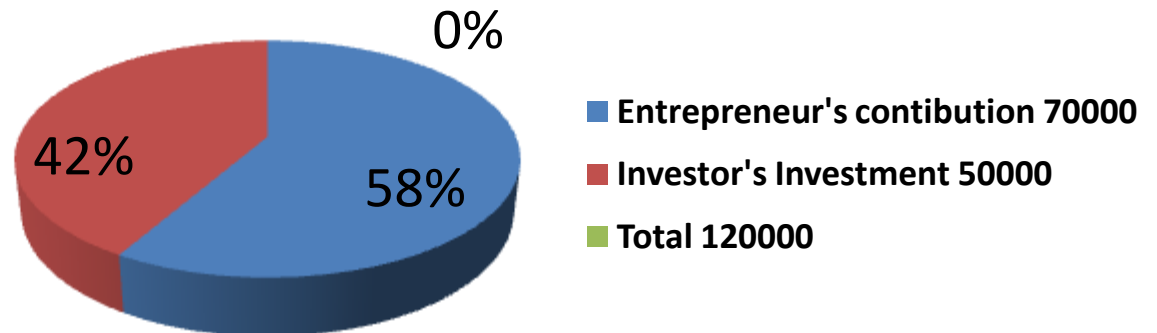
Business Name	:	MONTOSH STORE
Location	:	GOYHATA ROAD NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity)42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 18ft= 144square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;supar star bulb , anergy balp swice aled balp ac/dc balp gan swice batari tar etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is woant . ▪Collects goods from .tangail ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
shopkipping item	4,000	120,000	1,440,000
Servicing	0	0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
shopkipping item	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. Fixed Expense			
Rent		0	0
Electricity Bill		150	1,800
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		5,650	67,800
Net Profit (E) [C-D]		12,350	148,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
hamaloy	5	120	600	ferze	1	15000	15,000	15,600
fair fresh	1	80	80	seven up	200	5000	10,000	10,080
dulhan	11	60	1260	rice	1	5000	5,000	6,260
madi	48	50	2400		0	0	0	2,400
flower	1	1500	1500		0	0	0	2,500
sugar	1	8000	8000		0	0	0	8,000
sold	48	30	1440	sold	1	5,000	5,000	6,440
karoshin	1	2000	2000	karoshin	2	5000	10,000	12,000
kayal	1	5	300	extra	0	0	0	300
Others		0	41720	Others		0	5,000	46,720
Total			70,000				50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
shopkipingitem	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
shopkipingitem	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150	267,908
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		150	1,800	1,890	1,985
Transportation		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,650	67,800	68,190	68,600
Net Profit (E) [C-D]		14,600	175,200	186,960	199,308
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1				
1.1	Cash flow			
1.2	investment infusion investor	50,000		
1.3	Net Profit	175,200	186,960	199,308
	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		155,200	322,160
	Total Cash Inflow	225,200	342,160	521,468
1.4	Cash Outflow			
	Purchase of Product	50,000		
2	Payment of GB Loan			
2.1	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
2.2	Total Cash Outflow	70,000	20,000	20,000
2.3	Net Cash Surplus	155,200	322,160	501,468

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

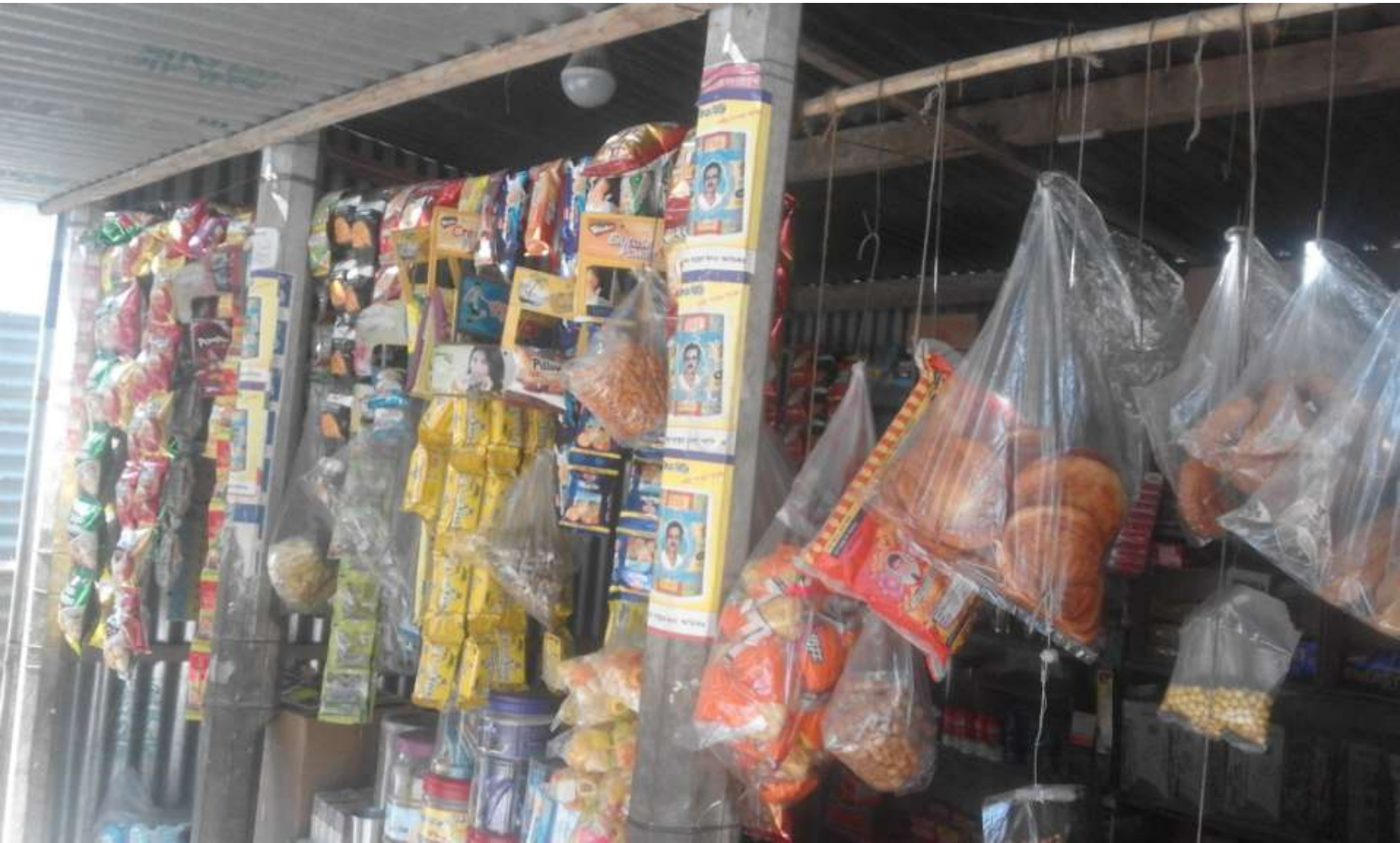
THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

