

## Proposed NU Business Name: **MONIR GENERAL STORE**



Project identification and prepared by: Sahab Uddin,  
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Project verified by: Md Rofiqul Islam



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MOHAMMAD MONIRUZZAMAN</b>   |
| Age  | : | 18-03-1982 ( 33 Years)   |
| Education, till to date                          | : | SSC pass   |
| Marital status                                   | : | Married  |
| Children   | : | 2 Son  |
| No. of siblings:                                 | : | 4 Brothers and 3 Sister  |
| Address  | : | Vill: Akran P.O: Birulia, P.S: Savar Dist: Dhaka   |
| 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>KOD BANU</b>  |
| (iii) Father's name                              | : | <b>MD LATIF SHEIKH</b>   |
| (iv) GB member's info                            | : | Branch: Ashulia , Centre # 41 (Female),<br>Member ID: 4735/1, Group No: 03<br>Member since: 25-04-2000 to 2008 (08 Years)<br>First loan: 5,000 taka. |
| Further Information:                             |   | Outstanding loan: Nil  |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | Seven years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Mother's income (House Rent)                                       |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01939-342073   |
| Mother Contact No.  | : |  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka           |

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Kod Banu is a member of Grameen Bank since 08 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development and business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>MONIR GENERAL STORE</b>   |
| Location  | : | 1 No. Kolma, Savar, Dhaka  |
| Total Investment in BDT                           | : | BDT 7,00,000   |
| Financing   | : | Self BDT 4,50,000 (from existing business) 64%<br>Required Investment BDT 2,50,000 (as equity) 36%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 13 ft x 12 ft= 156 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil etc.</li><li>▪Average 5% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul> |

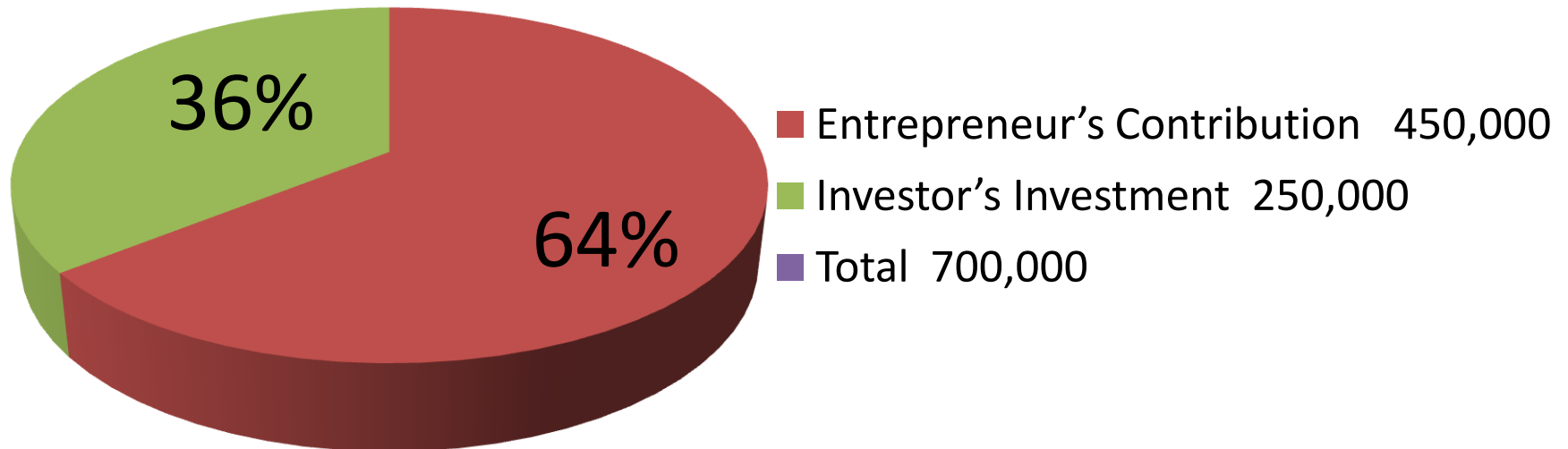
## Existing Business (BDT)

| Particular                                | Daily         | Monthly        | Yearly           |
|---|---------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |               |                |                  |
| Rice, Oil                                 | 27,000        | 810,000        | 9,720,000        |
| <b>Total Sales (A)</b>                    | <b>27,000</b> | <b>810,000</b> | <b>9,720,000</b> |
| <b>Less. Variable Expense</b>             |               |                |                  |
| Rice, Oil                                 | 25,650        | 769,500        | 9,234,000        |
| <b>Total variable Expense (B)</b>         | <b>25,650</b> | <b>769,500</b> | <b>9,234,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1,350</b>  | <b>40,500</b>  | <b>486,000</b>   |
| <b>Less. Fixed Expense</b>                |               |                |                  |
| Rent                                      |               | 3,000          | 36,000           |
| Electricity bill                          |               | 300            | 3,600            |
| Generator Bill                            |               | 150            | 1,800            |
| Mobile Bill                               |               | 300            | 3,600            |
| Transportation                            |               | 20,000         | 240,000          |
| Salary (self)                             |               | 5,000          | 60,000           |
| Guard                                     |               | 200            | 2,400            |
| Entertainment                             |               | 200            | 2,400            |
| <b>Total fixed Cost (D)</b>               |               | <b>29,150</b>  | <b>349,800</b>   |
| <b>Net Profit (E) [C-D]</b>               |               | <b>11,350</b>  | <b>136,200</b>   |

# Investment Breakdown

| Particulars            | Existing        | Proposed        | Proposed Total  |
|------------------------|-----------------|-----------------|-----------------|
| Rice (250 bag x 1,600) | 4,00,000        | 2,25,000        | 6,25,000        |
| Oil                    | 15,000          | 25,000          | 40,000          |
| Security               | 35,000          | -               | 35,000          |
| <b>Total</b>           | <b>4,50,000</b> | <b>2,50,000</b> | <b>7,00,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily         | Monthly          | 1st Year          | 2nd Year          | 3rd Year          |
|---|---------------|------------------|-------------------|-------------------|-------------------|
| <b>Revenue (sales)</b>                    |               |                  |                   |                   |                   |
| Rice, Oil                                 | 41,000        | 1,230,000        | 14,760,000        | 15,498,000        | 16,272,900        |
| <b>Total Sales (A)</b>                    | <b>41,000</b> | <b>1,230,000</b> | <b>14,760,000</b> | <b>15,498,000</b> | <b>16,272,900</b> |
| <b>Less. Variable Expense</b>             |               |                  |                   |                   |                   |
| Rice, Oil                                 | 38,950        | 1,168,500        | 14,022,000        | 14,723,100        | 15,459,255        |
| <b>Total variable Expense (B)</b>         | <b>38,950</b> | <b>1,168,500</b> | <b>14,022,000</b> | <b>14,723,100</b> | <b>15,459,255</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>2,050</b>  | <b>61,500</b>    | <b>738,000</b>    | <b>774,900</b>    | <b>813,645</b>    |
| <b>Less. Fixed Expense</b>                |               |                  |                   |                   |                   |
| Rent                                      |               | 3,000            | 36,000            | 36,000            | 36,000            |
| Electricity bill                          |               | 300              | 3,600             | 4,000             | 4,500             |
| Generator Bill                            |               | 150              | 1,800             | 2,200             | 2,400             |
| Mobile bill & SMS Monitoring              |               | 400              | 4,800             | 5,200             | 5,500             |
| Transportation                            |               | 30,000           | 360,000           | 375,000           | 390,000           |
| Salary (self)                             |               | 5,000            | 60,000            | 60,000            | 60,000            |
| Salary (staff)                            |               | 3,000            | 36,000            | 36,000            | 36,000            |
| Guard                                     |               | 200              | 2,400             | 2,600             | 3,000             |
| Entertainment                             |               | 300              | 3,600             | 4,000             | 4,500             |
| <b>Total Fixed Cost</b>                   |               | <b>42,350</b>    | <b>508,200</b>    | <b>525,000</b>    | <b>541,900</b>    |
| <b>Net Profit (E) [C-D]</b>               |               | <b>19,150</b>    | <b>229,800</b>    | <b>249,900</b>    | <b>271,745</b>    |
| <b>Investment Payback</b>                 |               |                  | <b>100,000</b>    | <b>100,000</b>    | <b>100,000</b>    |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   | Year 3 (BDT)   |
|----------|---|----------------|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |                |
| 1.1      | Investment Infusion by Investor                   | 250,000        |                |                |
| 1.2      | Net Profit  | 229,800        | 249,900        | 271,745        |
| 1.3      | Depreciation (Non cash item)                      |                | -              | -              |
| 1.4      | Opening Balance of Cash Surplus                   |                | 129,800        | 279,700        |
|          | <b>Total Cash Inflow</b>                          | <b>479,800</b> | <b>379,700</b> | <b>551,445</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |                |
| 2.1      | Purchase of Product                               | 250,000        |                |                |
| 2.2      | Payment of GB Loan                                |                |                |                |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 100,000        | 100,000        | 100,000        |
|          | <b>Total Cash Outflow</b>                         | <b>350,000</b> | <b>100,000</b> | <b>100,000</b> |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>129,800</b> | <b>279,700</b> | <b>451,445</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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**মনিরজেনারেলস্টোর**  
প্রোঃ মোঃ মনির হোসেন  
এখানে সকল প্রকার চাল, ডাল, ও তেল  
পাইকারী ও খুচরা বিক্রয় করা হয়।  
৯ নং কলমা সড়ার, ঢাকা।  
সেবার্গ: ০১৭৬৭ ৪৬৪৪৯৬ & ০১৭৩৩৩৪২০৩৩









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বিখ্যাত চাউল









# FAMILY PICTURE

