

# Proposed NU Business Name: **MILON STORE**



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Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD MILON MAZI</b>
Age	:	09-04-1985(32Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	02 sons
No. of siblings:	:	09 Brothers
Address	:	Vill: Mazi bari ,P.O ;Bagra;P.S: Sreenagar,Dist.Munshigonj.
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>MALA</b>
(iii) Father's name	:	<b>DEATH,JIBON MAZI</b>
(iv) GB member's info	:	Branch: Muksudpur, Centre # 37 (Female), Member ID: 2912/1, Group No: 05 Member since: 05-08-1992 (10Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	06years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-671672
Family's Contact No.	:	01795-368910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALA** joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MILON STORE</b>
Location	:	Bagra bazar, sreenagar,munshigonj.
Total Investment in BDT	:	BDT 103,500/-
Financing	:	Self BDT 53,500/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 9 ft= 243 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biuscuit , Tea ,dry ceak,etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bagara.</li><li>▪Agreed grace period is 3 months.</li></ul>

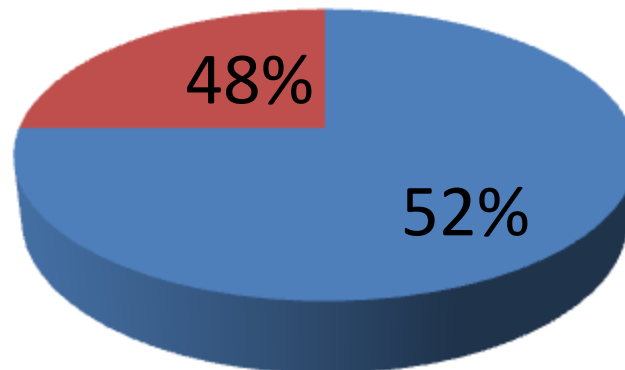
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biuscuit , Tea ,dry ceak,etc.	2,500	75,000	900,000
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
Biuscuit , Tea ,dry ceak,etc.	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		250	3,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,550</b>	<b>66,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Dry ceak	10	160	16000		25	160	4000	20000
Danish	10	200	2000		30	200	6000	8000
Tea bag	15	150	2250		40	150	6000	8250
Battar	50	5	250		200	5	1000	1250
Biscuit	15	650	9750		30	650	19500	29250
Chanacur	25	60	1500		50	60	3000	4500
Cholocket	20	180	3600		30	180	5400	9000
other	0	0	6500				5100	11600
Silinder	02	2000	2000					2000
Gas stove	01	2000	2000					2000
Freeze	01	15000	15000					15000
t.v	01	5000	5000					5000
<b>Total</b>			<b>53,500</b>					<b>103,500</b>

## Source of Finance

■ Entrepreneur's contibution 53,500   ■ Investor's Investment 50,000   ■ Total 103,500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Biscuit , Tea ,dry ceak,etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total Sales (A)</b>	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Less. Variable Expense</b>					
Biscuit , Tea ,dry ceak,etc.	2,890	86,700	1,040,400	1,092,420	1,147,041
<b>Total variable Expense (B)</b>	<b>2,890</b>	<b>86,700</b>	<b>1,040,400</b>	<b>1,092,420</b>	<b>1,147,041</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>510</b>	<b>15,300</b>	<b>183,600</b>	<b>192,780</b>	<b>202,419</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		250	3,000	3,150	3,308
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	5,200	5,200	5,200
<b>Total Fixed Cost</b>		<b>5,550</b>	<b>71,800</b>	<b>72,130</b>	<b>72,477</b>
<b>Net Profit (E) [C-D)</b>		<b>9,750</b>	<b>111,800</b>	<b>120,650</b>	<b>129,943</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## **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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>111,800</b>	<b>120,650</b>	<b>129,943</b>
1.3	Depreciation (Non cash item)	5200	5200	5200
1.4	Opening Balance of Cash Surplus		97,000	202,850
	<b>Total Cash Inflow</b>	<b>167,000</b>	<b>222,850</b>	<b>337,993</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,000</b>	<b>202,850</b>	<b>317,993</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 06Years  
Own Business :06  
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





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