

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



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Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD. MONUAR HOSSAIN,</b>
Age	:	13-06-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son`s
No. of siblings:	:	2 Brothers,
Address	:	Vill: Bazitpur, P.O: Mirarbatka, P.S: Tangail Sadar , Dist: Tangail.
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>MONURA BEGUM</b>
(iii) Father's name	:	<b>LET. ABDUL BASAD</b>
(iv) GB member's info	:	Branch:Daogan Delduar Centre # 30(Female), Member ID : 5184/1 , Group No: 03 Member since:02/03/2002 First loan: BDT 10,000 /- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	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 and Training Info	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725372558
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONURA BEGUM** joined Grameen 12 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUNNA STORE</b>
Location	:	Bazitpur Bazar , Tangail.
Total Investment in BDT	:	BDT 164,800/-
Financing	:	Self BDT 94,800/- (from existing business) 61% Required Investment BDT 60,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Dall, oil, shops, Ditargen powder, Soft drink, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

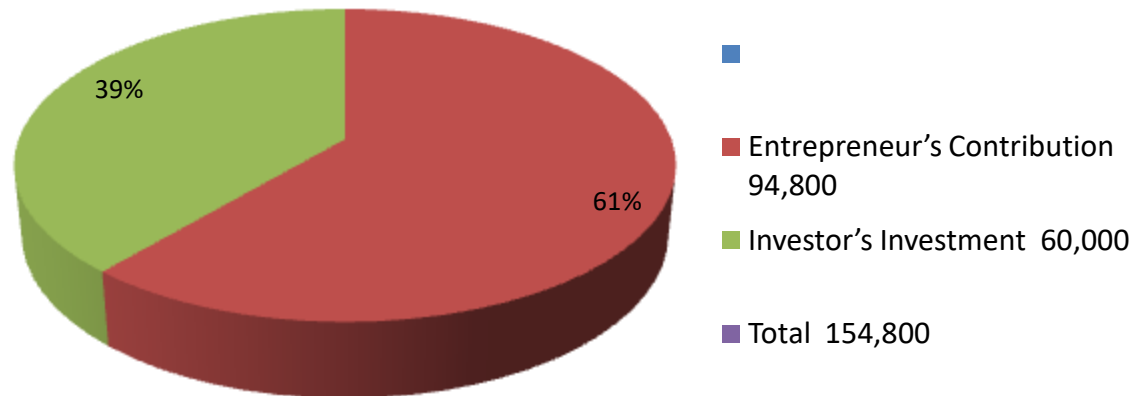
BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Dall, oil, shops, Ditargen pouder, Soft drink, etc.	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Rice, Dall, oil, shops, Ditargen pouder, Soft drink, etc.	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		2500	30000
Electricity Bill		1000	12000
Transportation		1500	18000
Salary(Self)		5000	60000
Entertainment		200	2400
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>10500</b>	<b>126000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	9,600	0	9,600
Dall	7,000	0	7,000
oil	16,000	20,000	36,000
shops	3,600		3,600
Ditargen powder	2,000	0	2,000
Soft drink	6,600	20,000	26,600
etc	0	20000	20,000
Security	50,000	0	50,000
<b>Total:-</b>	<b>94,800</b>	<b>60,000</b>	<b>154,800</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Tat Machine, Cotton, etc	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Tat Machine, Cotton, etc	6,300	189,000	2,268,000	2,381,400	2,500,470
<b>Total variable Expense (B)</b>	<b>6,300</b>	<b>189,000</b>	<b>2,268,000</b>	<b>2,381,400</b>	<b>2,500,470</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		1,500	18,000	18,900	19,845
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Mobile Bill		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>10,500</b>	<b>126,000</b>	<b>127,620</b>	<b>129,321</b>
<b>Net Profit (E) [C-D)</b>		<b>10,500</b>	<b>126,000</b>	<b>136,980</b>	<b>148,509</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

## 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	60,000	0	0
1.2	Net Profit	126,000	136,980	148,509
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	102,000	214,980
	<b>Total Cash Inflow</b>	<b>186,000</b>	<b>298,980</b>	<b>363,489</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,000</b>	<b>214,980</b>	<b>339,489</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family: 0 Others:  
Experience & Skill : 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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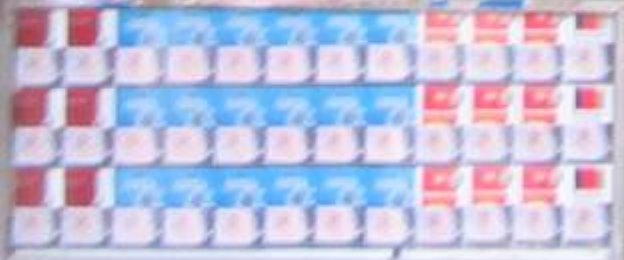
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# FAMILY PICTURE

