

Proposed NU Business Name :MONIR STORE



Project identification and prepared by: Md. NAZIMUDDIN
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Brief Bio of The Proposed Nobin Udyokta

Name	:	Mad.MONIRUL ISLAM
Age	:	1-11-1994(27 Years)
Education, till to date	:	S S, C
Marital status	:	married
Children	:	1 daughters
No. of siblings:	:	2 Brothers, 1 Sister.
Address	:	Vill: duajani P.O nagourpur , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> F <input type="checkbox"/>
(ii) Mother's name	:	Most: afula begum
(iii) Father's name	:	md: jahiruddin mia
(iv) GB member's info	:	Branchnagourpour Centre # 5(Female), Member ID : 1263/1 , Group No: 02 Member since:05/08/2005 First loan: BDT 3000 /- Outstanding loan: 1072
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.	:	01710609005
Family's Contact No.	:	01781998735
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

afula begum

joined Grameen 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIR STORE
Location	:	Ghourkul nagourpur tangail
Total Investment in BDT	:	BDT 81000/-
Financing	:	Self BDT 31,000/- (from existing business 53% Required Investment BDT 50,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; rice , sugar , dull , flower , oil , shop , washing power mineral water , biscott cosmetic etc. ▪The business is operating by entrepreneur. Existing 1employee. ▪The shop is rents . ▪Collects goods from nagourpur . ▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
ce , sugar , dull , flower , oil , shop , washing power mineral water , biscott cosmetic	1900	58000	696000
Total Sales (A)	1900	58000	696000
Less. Variable Expense			
ce , sugar , dull , flower , oil , shop , washing power mineral water , biscott cosmetic	0	46400	46400
Total variable Expense (B)	0	46400	556800
Contribution Margin (CM) [C=(A-B)]	0	11600	139200
Less. Fixed Expense			
Rent		700	8400
Electricity Bill		200	2400
Transportation		,500	6000
Mobile Bill		500	6000
Entertainment		200	2400
Gurd		0	0
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7100	85200
Net Profit (E) [C-D]		4500	54000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
ce , sugar , dull , flower , oil , shop , washing power mineral water , biscott cosmetic	58000	696000	730800	767340
Total Sales (A)	58000	696000	730800	767340
Less. Variable Expense				
ce , sugar , dull , flower , oil , shop , washing power mineral water , biscott cosmetic	46400	556800	584640	613872
Total variable Expense (B)	46400	556800	584640	613872
Contribution Margin (CM) [C=(A-B)	11600	139200	146160	153468
Less. Fixed Expense				
Rent	700	8400	8400	8400
Electricity Bill	200	2400	2400	2400
Transportation	500	6000	6,200	6200
Mobile Bill	500	6000	6200	6200
Entertainment	200	2400	2600	2600
Salary (sttaf)	0	0	0	0
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	7100	85200	85800	85800
Net Profit (E) [C-D)	4500	54000	60360	67668

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

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

Sl #	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	54000	60360	67668
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		34000	74360
	Total Cash Inflow	104000	94360	142028
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	34000	74360	122028s

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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

