

Proposed NU Business Name: M/S MANIK STORE



Project identification and prepared by: Md.shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ANAMUL HOQ
Age	:	02-03-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3Gril
No. of siblings:	:	05 Brothers
Address	:	Vill: pir kadom toli P.O:kadom toli Bazar P.S:Dhanbari 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	:	Most: ROHIMA BAGUM
(iii) Father's name	:	MD: ARFAN ALI
(iv) GB member's info	:	Branch: kandua , Centre # 4/M (Female), Member ID: 1602/1, Group No: 06 Member since: 1998-2006(08Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 00
(v) Who pays GB loan installment	:	Father
(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	:	21 years experience in running business. He has a training 0 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01920-294972
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: ROHIMA BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MANIK STOR
Location	:	kandua Bazar, Dhanbari,Tangail.
Total Investment in BDT	:	BDT 777,700
Financing	:	Self BDT 6,97,700(from existing business) 90% Required Investment BDT 80,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	452,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice,soap ,del, oil,other, etc.▪Average06% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

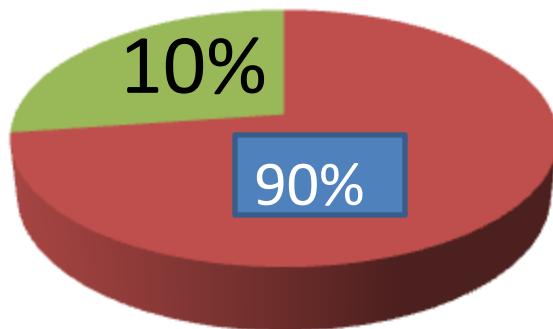
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Trier, Ring, Bike Pars etc.	40,000	1200,,000	14400,,000
Total Sales (A)	40,000	1200,000	14400,000
Less. Variable Expense			
Trier, Ring, Bike Pars etc.			
	37600	1128,000	13536,000
Total variable Expense (B)	37600	1128,000	13536,000
Contribution Margin (CM) [C=(A-B)]	2400	72,000	864,000
Less. Fixed Expense			
Rent		5000	60,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (staff)		20000	240,000
Transportation		6000	72,000
Entertainment		3000	36,000
Genaretor		150	1,800
Bank service Charge		0	0
Gad		150	1,800
Total fixed Cost (D)		40,000	480,000
Net Profit (E) [C-D]		32,000	384,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Guradud	100p	350	35000			20000	55000
Soap	6k	1850	11100			20000	26100
Sofding	50k	525	26200			20000	36200
Biscut	50k	280	14000			20000	24000
Dal	10b	3500	35000				35000
Oil	3d	14800	44400				44400
Security			452,000				452,000
other			80000				
Total			697,700			80,000	777,700

Source of Finance



Entrepreneur
Investment:697,700
Investor Investment:80,000
Total Investment:777,700

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Trier, Ring, Bike Pars etc.	45,000	1350,000	16200,000	17010,000
Total Sales (A)	45,000	1350,000	16200,000	17010,000
Less. Variable Expense				
Trier, Ring, Bike Pars etc.				
	42,300	1269,000	15228,000	15989,400
Total variable Expense(B)	42,300	1269,000	15228,000	15989,400
Contribution Margin (CM) [C=(A-B)	2700	81,000	972,000	1020,600
Less. Fixed Expense				
Rent		5000	60,000	60,000
Electricity Bill		500	6,000	7000
Mobile Bill		200	2,400	3000
Salary (self)		5,000	60,000	60,000
Transportation		6,000	72,000	75,000
Salary(sataff)		20,000	240,00	240,000
Entertainment		3000	36,000	37,000
Genaretor		150	1,800	1800
Gad		150	1,800	1800
Total Fixed Cost		40,000	480,000	485,600
Net Profit (E) [C-D)		8,100	492,000	535,000
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	492,000	535,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		432,000
	Total Cash Inflow	572,000	967,000
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	140,000	60,000
3	Net Cash Surplus	432,000	907,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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

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চা মাঝেই

টুঙ্গপাহালি

মির্জাপুর



মেসার্স মানিক সের

কেন্দ্রীয় বাজার, ধলবাড়ী, ঢাকা-১১০০।

বিস্মিল্লাহির রাহমানির রাহীম

রেজি: নং- ১৬৬১৮





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FAMILY PICTURE

