

Proposed NU Business Name: **MONIRA STORE**



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Bogra Sadar Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL MALEK
Age	:	08-12-1985 (32 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	No
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Moria P.O Moria P.S: Gabtali, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ONJU BEGUM
(iii) Father's name	:	MD. HAMID PK
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 13 (Female), Member ID: 1984/1, Group No: 06 Member since: 05-09-2005 (06 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 22700/-
Further Information:		
(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	:	5 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-973435
Father's Contact No.	:	01712-683621
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KABASHI BEGUM joined Grameen Bank since 09 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIRA STORE
Location	:	Golabari Bazar, Gabtali, Bogra
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000 (from existing business) 71% Required Investment BDT 50,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft = 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur.▪Existing 0 employee.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

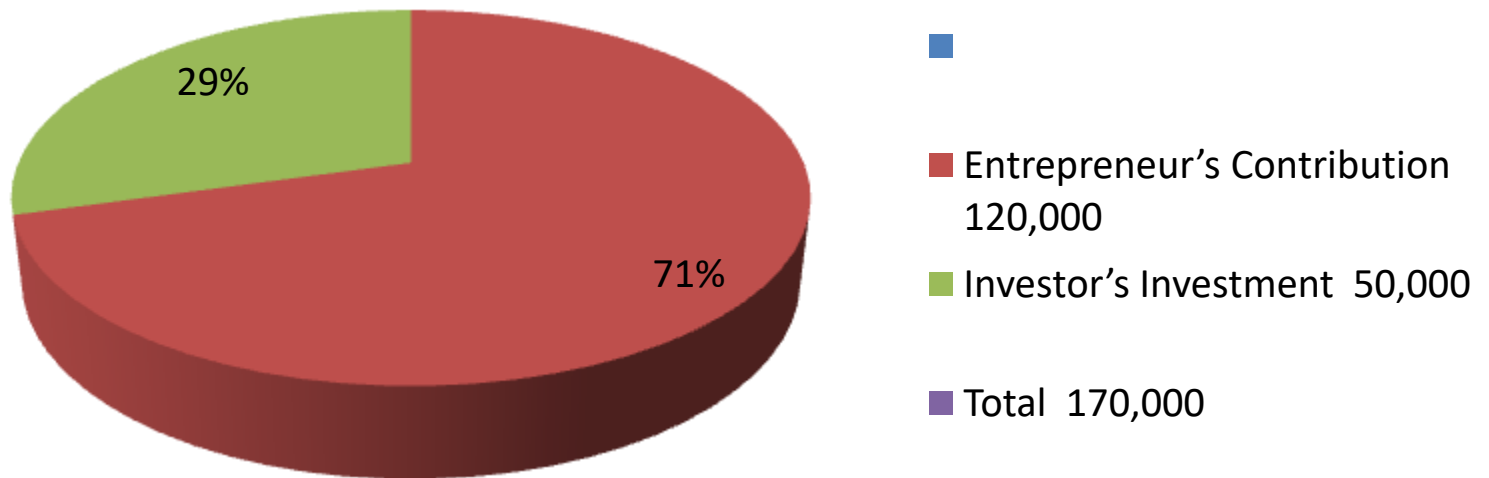
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,Soap,Salt and others Sales.	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Rice,oil,Soap,Salt and others Sales Cost.	9,000	270,000	3,240,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		22,600	271,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	10	2000	20,000	15	2,000	30,000	50,000
Dal	3	4000	12,000	5	4,000	20,000	32,000
Sugar	5	3000	15,000	0	0	0	15,000
Oil	200	100	20,000	0	0	0	20,000
Feed	10	2000	20,000	0	0	0	20,000
Soap	5	1000	5,000	0	0	0	5,000
Ditergent	200	90	18,000	0	0	0	18,000
Salt	5	2000	10,000	0	0	0	10,000
Total	438	0	120,000	20	0	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Rice,oil,Soap,Salt and others Sales.	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Rice,oil,Soap,Salt and others cost	13,500	405,000	4,860,000	5,103,000	5,358,150
Total variable Expense (B)	13,500	405,000	4,860,000	5,103,000	5,358,150
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000	595,350
House rant		-	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		-	0	0	-
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,500	90,000	90,000	90,000
Net Profit (E) [C-D)		37,500	450,000	477,000	505,350
Investment Payback			20,000	20,000	20,000

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	450,000	477,000	505,350
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		430,000	887,000
	Total Cash Inflow	500,000	907,000	1,392,350
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	430,000	887,000	1,372,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gobari bazar, Gabtali, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

