

Proposed NU Business Name: **MANNAN STORE**



Project identification and prepared by: Mohammad Amin,
Porshuram Unite, Feni

Project verified by Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD HOSSEN
Age	:	12-07-1991 (26 Years)
Education, till to date	:	S.S. C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers, 1 Sister
Address	:	Vill: Moddom Dhonikutta, P.O: Loa Para, P.S: Porsuram, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR VANU
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Branch: Porsuram , Centre # 37 (Famale), Member ID: 3284/2, Group No: 06 Member since: 2002-2017(15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 12,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	01 years experience in 05 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-412262
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nur Vanu joined Grameen Bank since 15 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MANNAN STORE
Location	:	Uttor Dhonikanta chodhori Meair Road, Porshuram
Total Investment in BDT	:	BDT 1,87,0000/-
Financing	:	Self BDT 1,37,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square 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, oil, dal, sugar soap Juice, Biscuit etc.▪ Average 15% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪ The shop is Rented.▪ Collects goods from Porshuram.▪ Agreed grace period is 3 months.

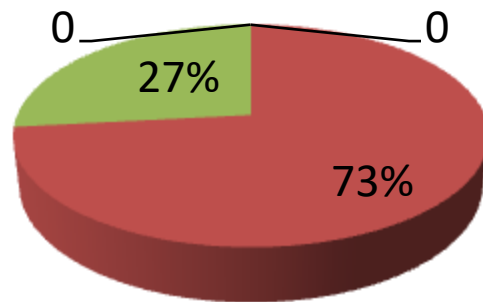
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cosmatic, Soft Drink,Cake,ETC	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Cosmatic, Soft Drink,Cake,ETC	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		100	1200
Guard		50	600
Mobile Bill		300	3600
Total Fixed Cost (D)		9250	111000
Net Profit (E)= [C-D]		5150	61800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmatic			30,000			20,000	50,000
Biscuit			5,000			5,000	10,000
Soft Drink	300	45	13,500	200	45	9,000	22,500
Cake			5,000			0	5,000
Security			40,000			0	40,000
Others			43,500			16,000	59,500
			0			0	0
	300	45	137000	200	45	50,000	187,000

Source of Finance



- Entrepreneur's Contribution
137,000
- Investor's Investment 50,000
- Total 187,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cosmatic, Soft Drink,Cake,ETC	3700	111000	1332000	1398600	1468530
	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3145	94350	1132200	1188810	1248251
Total Variable Expense	3145	94350	1132200	1188810	1248251
Contributon Margin (CM) [C=(A-B)]	555	16650	199800	209790	220280
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1500	18000	18300	18600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9250	111000	111580	112169
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

