

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



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Monna Bhuyan</b>
Age	:	01-01-1990 ( 27 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill:Pular tec ,P.O: Uttarkhan ,P.S: Uttarkhan, Dist: Dhaka
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. Khoseda Begum
(iii) Father's name	:	Md Sulaman Bhuyan
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 22 (Female), Member ID:6067/1 , Group No: 02 Member since: 03-05-2007 ( 10 Years) First loan: BDT = 10,000 /-
Further Information:		Existing loan=50000
(v) Who pays GB loan installment	:	Outstanding loan:= 15,000/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01983-571025
Family's Contact No.	:	01924-272605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Khoseda Begum** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Munna Enterprise
Location	:	Pular tec. Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 70,000/- (from existing business) 55% Required Investment BDT 60,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 30 ft= 1050 square ft
Security of the shop	:	Business is owner
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ware Drop, Wallcabinet, Box Khat, Dressing Table, etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>three</b> employee.</li><li>▪The shop is own .</li><li>▪Collects goods from Gazipur,Mousith.</li><li>▪Agreed grace period is 3 months.</li></ul>

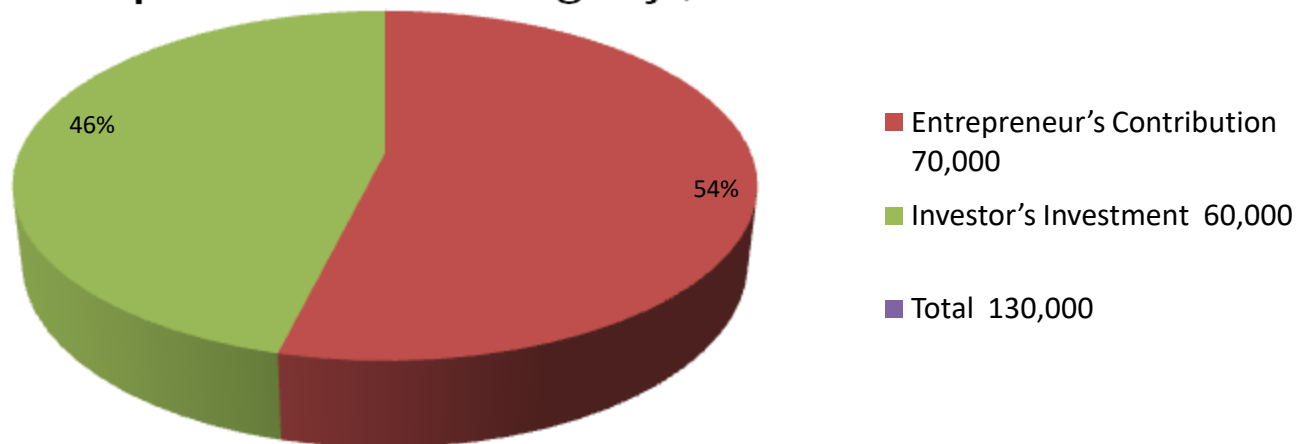
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture	8,000	240,000	2,880,000
0	0	0	0
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less. Variable Expense</b>			
Furniture	6,400	192,000	2,304,000
<b>Total variable Expense (B)</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		900	10,800
Transportation		4,000	48,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		30,000	360,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>40,900</b>	<b>490,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,100</b>	<b>85,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Waredrop	1	12000	12000	Waredrop	1	12000	12,000	24,000
Wall Cabinet	1	13000	13000	Wall Cabinet	1	13000	13,000	26,000
Box Khat	2	10000	20000	Box Khat	1	10000	10,000	30,000
Dreching Table	1	12000	12000	Dreching Table	1	12000	12,000	24,000
Others			13000	Others			13,000	26000
<b>Total</b>			<b>70,000</b>				<b>60,000</b>	<b>130000</b>

## Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Furniture	9,000	270,000	3,240,000	3,402,000	3,572,100
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Less. Variable Expense</b>					
Furniture	7,200	216,000	2,592,000	2,721,600	2,857,680
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>	<b>2,857,680</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		945	11,340	11,907	12,502
Transportation		4,400	52,800	55,440	58,212
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		30,000	360,000	378,000	396,900
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>41,445</b>	<b>497,340</b>	<b>519,207</b>	<b>542,167</b>
<b>Net Profit (E) [C-D]</b>		<b>12,555</b>	<b>150,660</b>	<b>161,193</b>	<b>172,253</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	150,660	161,193	172,253
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		126,660	263,853
	<b>Total Cash Inflow</b>	<b>210,660</b>	<b>287,853</b>	<b>436,106</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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>126,660</b>	<b>263,853</b>	<b>412,106</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 05 Years  
Own Business :05 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























उत्तराखण्ड ई.यू.निष्ठान परिषद  
Uttarkhand Union Parishad  
भारत, उत्तराखण्ड, नगर-उत्तराखण्ड

क्रमांक नं १ 1435

नमूनांक नं १ 2200

ट्रेड लाइसेंस

तारीख १ 20/01/2022

पृष्ठ सं. १

(ई.यू. नि. ५ नं. ५५५, २५ (१) नं. नि.सं. (उ.प.))

आवेदनकर्ता का नाम १ श्री. श्री. अशोक कुमार

आवेदनकर्ता का पता १ प्लॉट नं. ५, ५५५

पिका/शायीर का नाम १ उत्तराखण्ड

आवेदनकर्ता का पता १ उत्तराखण्ड

ठिकाना १ पुलाहटी, उत्तराखण्ड, २४८-१२००

आवेदनकर्ता का पता १ पुलाहटी

उत्तराखण्ड का पता १ पुलाहटी

पृष्ठ सं. १

आवेदनकर्ता का पता १ २०००/- (दो हजार टिका मात्र)

उत्तराखण्ड का पता १ २०००/- (दो हजार टिका मात्र)

उत्तराखण्ड का पता १

उत्तराखण्ड का पता १ दुपका कर राशि = ५०/- (पचास टिका मात्र)

उत्तराखण्ड का पता १ उत्तराखण्ड का पता १

उत्तराखण्ड का पता १

उत्तराखण्ड का पता १





গাণিতিক ব্যাক

শব্দ

সহজ শব্দের পাশ বই

সি. সি. সি. সি.

০/১৪৬২

০২

২২/১২/২২

২২/১২/২২

~~২২/১২/২২~~

২২/১২/২২

# FAMILY PICTURE

