

Proposed NU Business Name: **MUKTA ALUMINIAM STORE**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MANIK KORMOKER
Age	:	01-02-1983(34 Years)
Education, till to date	:	Class -Five
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Anganinabari, P.O : Modhupur, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	RINA KORMOKER
(iii) Father's name	:	PARESH CHANDRA KORMOKER
(iv) GB member's info	:	Branch: Madupur, Centre # 21 (Male), Member ID: 3304/1, Group No: 04 Member since: 08-08-1992 (25 Years) First loan: 3000 taka. Existing loan: 60,000 Outstanding loan: 24,184
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	:	07 year expericnce in own busimcss, 07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-966786
Mother's Contact No.	:	01778-178574
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARESH CHANDRA KORMOKER joined Grameen Bank since 25 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MUKTA ALUMINIAM STORE
Location	:	Mayamanasinh road, huter possim pase,Modhupur,Tangail.
Total Investment in BDT	:	BDT :2,39,500/-
Financing	:	Self BDT 179,500 (from existing business) 75% Required Investment BDT 60,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; silver patil,silver kalasi,silver dis,steel dis,plastic,balati etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

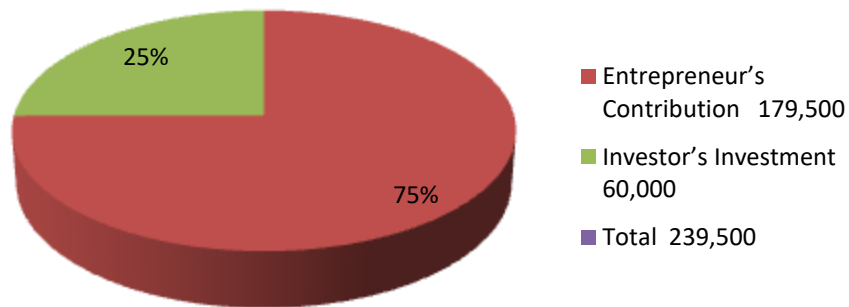
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
silverkalasi,dis,steeldis,plasticbalati,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
silverkalasi,dis,steeldis,plasticbalati,others	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		8150	97800
Net Profit (E)= [C-D]		3850	46200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
silver patil	0	0	30,000			40,000	70,000
silver kalasi	0	0	4,000			0	4,000
silver dis	0	0	10,000			0	10,000
steel dis	0	0	4,000			0	4,000
plastic balati	0	0	2,500			10,000	12,500
kasarpatro	0	0	4,000			10,000	14,000
karai	0	0	3,000			0	3,000
others			2,000			0	2,000
security			120,000			0	120,000
			0			0	0
Total	0	0	179,500	0	0	60,000	239,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
silverkalasi,dis,steeldis,plasticbalati,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8150	96000	97000	98030
Net Profit (E)= [C-D]		9850	118200	124110	130316
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	118,200	124110	130316
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94200	194310
	Total Cash Inflow	178,200	218,310	324,626
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	94,200	194,310	300,626

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mayamansinh road,huter
possim pase,modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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জগ

জন্ম থেকেই জগ

মুক্তা এ্যালুমিনিয়াম স্টোর

মহামনসিংহ রোড, মধুপুর, গিলাটল। ০৯৭৭৮-৯৭৮৫৭৮









FAMILY PICTURE

