

Proposed NU Business Name: **MUNNI STORE**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni  
Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD DAUD NABI</b>
Age	:	02-10-1999 ( 18 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: West Silonia ; P.O: Kalidaho ; P.S: Feni Sadar ; 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	:	<b>SHAHNAJ BEGUM</b>
(iii) Father's name	:	<b>MD ABDUL MALEK</b>
(iv) GB member's info	:	Branch: Kalidaho, Centre # 54 (Female), Member ID: 1553, Group No: 05 Member since: 2002 to Continue ( 15 Years) First loan: BDT 5,000/- Existing loan: BDT 40,000 Outstanding loan: 16,450
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	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-628372
Family's Contact No.	:	01860-450657
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHNAJ BEGUM** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUNNI STORE</b>
Location	:	Lalpol, Feni
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 50 ft = 1000 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Cold Drink, Cosmetics etc.</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

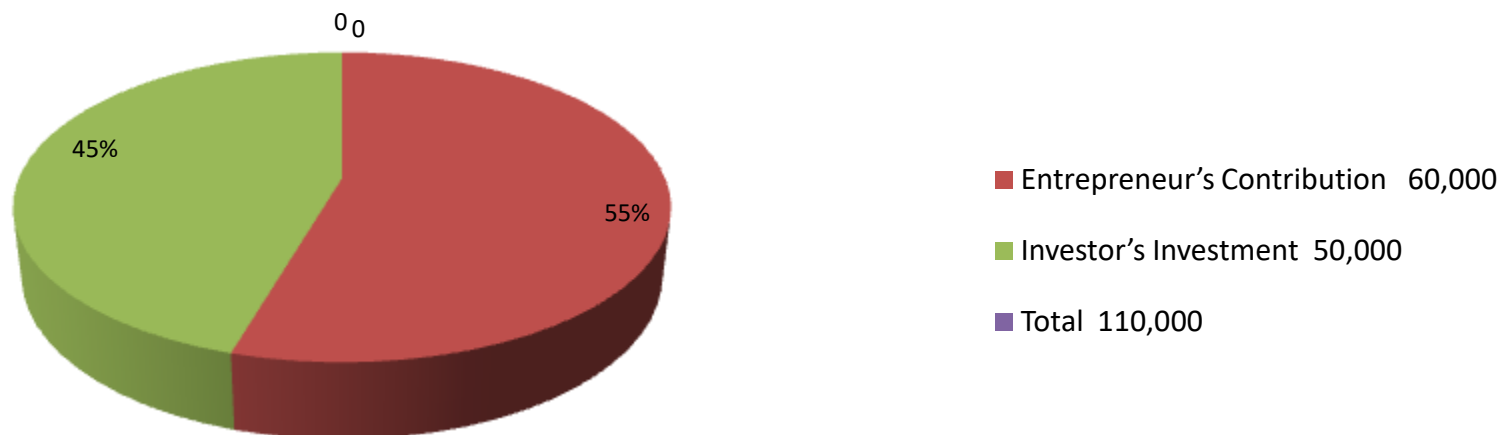
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuit, Cold Drink, Cosmetics etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less Variable Expense</b>			
Biscuit, Cold Drink, Cosmetics etc.	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	2,400	72,000	864,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>7,600</b>	<b>91,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>10,400</b>	<b>124,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	20	500	10,000	20	500	10000	20,000
Juice	10	750	7,500	20	750	15,000	22,500
Biscuits	25	350	8,750	25	350	8,750	17,500
Cosmetics	1	10000	10,000	0	0	0	10,000
Pan, Supari	1	10000	10,000	0	0	0	10,000
Others	1	13750	13,750	1	16250	16250	30,000
Security	0	0	0	0	0	0	0
<b>Total</b>	<b>58</b>	<b>35350</b>	<b>60,000</b>	<b>66</b>	<b>17850</b>	<b>50,000</b>	<b>110,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Biscuit, Cold Drink, Cosmetics etc.	4,000	120,000	1440000	1512000	1587600
<b>Total Sales (A)</b>	4,000	120,000	1440000	1512000	1587600
<b>Less Variable Expense</b>					
Biscuit, Cold Drink, Cosmetics etc.	3,200	96,000	1152000	1209600	1270080
<b>Total variable Expense (B)</b>	3,200	96,000	1152000	1209600	1270080
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Variable Expense</b>					
Rent		1,000	1,000	1,000	1,000
Transportation		1,000	12,000	12,500	13,000
Salary		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		300	3,600	5,000	5,300
<b>Total fixed cost (D)</b>		<b>7,600</b>	<b>80,200</b>	<b>82,100</b>	<b>82,900</b>
<b>Net Profit (E)= [C-D]</b>		<b>16,400</b>	<b>207,800</b>	<b>220,300</b>	<b>234,620</b>
Investment Payback			20,000	20,000	20,000



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

SR#	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	<b>207,800</b>	<b>220,300</b>	<b>234,620</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		187,800	388,100
	<b>Total Cash Inflow</b>	257,800	408,100	622,720
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	187,800	388,100	602,720

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dhormopur, Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











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ENERGY  
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TOKYO



# FAMILY PICTURE

