

Proposed NU Business Name: **MAA MONI BOI GHAR & STATIONARY**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	NANDA GOPAL ROY
Age	:	03-03-1984(33 Years)
Education, till to date	:	Class-HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sisters,02 Brathers
Address	:	Vill:Berabariya, P.O:Solia, P.S: Porshuram, 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	:	SHANDA RANI ROY
(iii) Father's name	:	CHANDHI DAS ROY
(iv) GB member's info	:	Branch: Porshuram, Centre # 32(Female), Member ID:2008/2, Group No: 01 Member since: 02-02-2004-2017(13Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan:17,000/-
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818665528
Mother's Contact No.	:	01875810767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANDA RANI ROY joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

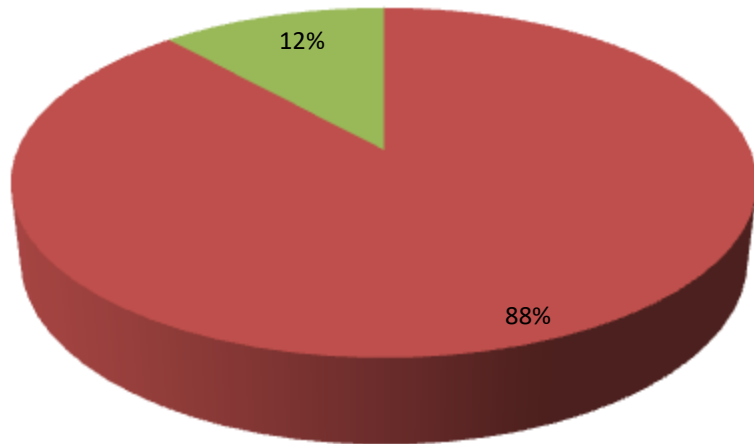
Proposed Nobin Udyokta Business Info

Business Name	:	MAA MONI BOI GHAR & STATIONARY
Location	:	Hospital road, ,Porshuram,Feni.
Total Investment in BDT	:	BDT 429,000/-
Financing	:	Self BDT 379000(from existing business) 88% Required Investment BDT,50,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Security of the shop	:	150000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;cosmatics,stationary,oil,rice,dal,,others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cosmetics,statonary,rice,oil,dal,cake,others	10000	300000	3600000
	0	0	0
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)			0
cosmetics,statonary,rice,oil,dal,cake,others	8500	255000	3060000
Total Variable Expense	8500	255000	3060000
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		10900	130800
Net Profit (E)= [C-D]		34100	409200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
cosmatics	0	0	100,000			30,000	130,000
statonary	0	0	50,000			20,000	70,000
biscute	0	0	30,000			0	30,000
chanachur	0	0	10,000			0	10,000
cake	0	0	5,000			0	5,000
oil	0	0	10,000			0	10,000
rice	0	0	2,000			0	2,000
dal	0	0	2,000			0	2,000
others	0	0	20,000			0	20,000
security	0	0	150,000			0	150,000
Total	0	0	379,000	0	0	50,000	429,000



- Entrepreneur's Contribution 379,000
- Investor's Investment 50,000
- Total 429,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cosmetics,statonary,rice,oil,dal,cake,others	11000	330000	3960000	4158000	4365900
0	0	0	0	0	0
Total Sales(A)	11000	330000	3960000	4158000	4365900
Less Variable Expense (B)					
cosmetics,statonary,rice,oil,dal,cake,others	9350	280500	3366000	3534300	3711015
Total Variable Expense	9350	280500	3366000	3534300	3711015
Contributon Margin (CM) [C=(A-B)]	1650	49500	594000	623700	654885
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		1500	18000	18300	18600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10900	128400	128980	129569
Net Profit (E)= [C-D]		38600	463200	486360	510678
Investment Pay Back			20,000	20,000	20,000

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

SI #	<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	463,200	486360	510678
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		443200	909560
	Total Cash Inflow	513,200	929,560	1,420,238
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	443,200	909,560	1,400,238

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Hospital
road,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

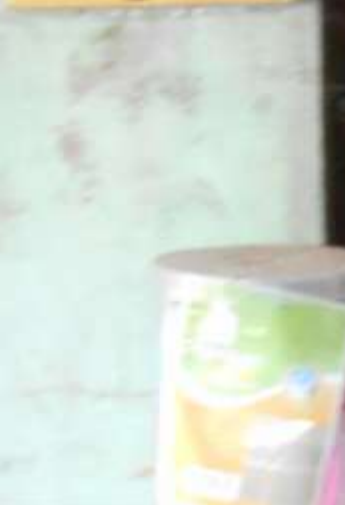
Pictures













মা মনি - কসমেটিক

হসপিটাল রোড, পরশুরাম, ফেনী।

মাগা বহু দ্বার প্র



FAMILY PICTURE

