

Proposed NU Business Name: **TONNI MONOHORI STORE**



Project identification and prepared by: Mst. Mahfuja khatun
Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAZIB HOSSEN
Age	:	16-11-1982 (35Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Nolua P.O: Nolua : Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEJA
(iii) Father's name	:	MOTALEB HOSSAIN
(iv) GB member's info	:	Branch :Nolua shokhipur ,Centre 07 (Female), Member ID: 1257/1 , Group No: 03 Member since:05-02-2000-12(12years) First loan: BDT 5000
Further Information:		Existing loan: BDT 120000, Outstanding Loan:117360
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 years Experience in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712486043
Family's Contact No.	:	01791356724
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEJA joined Grameen Bank since 12 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TONNI MONOHORI STORE
Location	:	Nolua
Total Investment in BDT	:	BDT 279,000/-
Financing	:	Self BDT 229,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft=300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Confectionary & Cosmetics items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented.▪Collects goods from Nolua.▪Agreed grace period is 3 months.

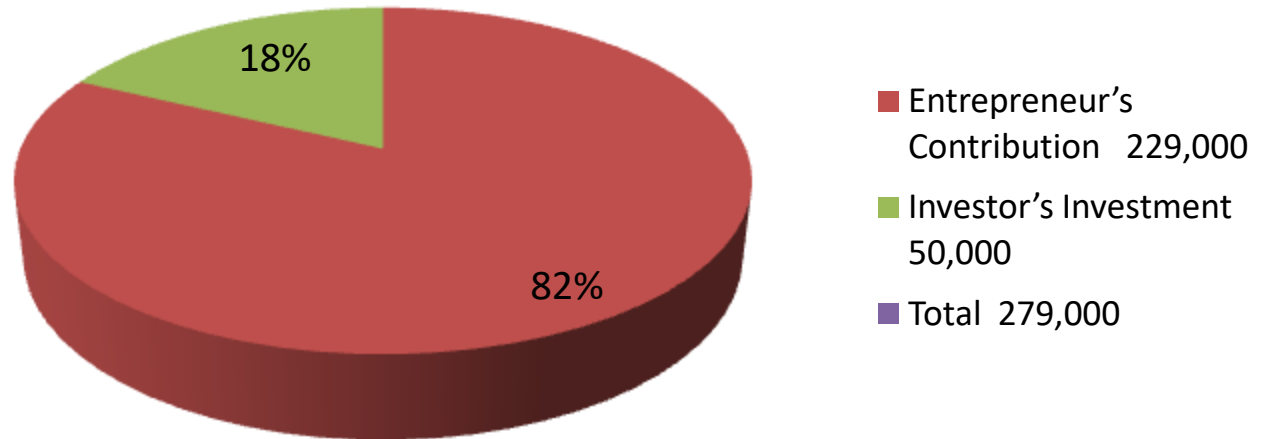
Existing Business (BDT)

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Confectionary & COSMETICS items.	1900	57000	684000
		0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
Confectionary & COSMETICS items.	1520	45600	547200
Total Variable Expense	1520	45600	547200
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	5	2500	12500	1	50000	50,000	62,500
Flour	1	7500	7500			0	7,500
oil	2	5000	10000				10,000
soap	4	2500	10000				10,000
salt	5	1800	9000				9,000
cosmetics			100000			0	100,000
Others			30000				30,000
consumar			50000				50,000
			0			0	0
							0
	17	19300	229,000	1	50000	50,000	279000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Confectionary & COSMETICS items.	2400	72000	864000	907200
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B)				
Confectionary & COSMETICS items.	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
Total Fixed Cost (D)		6700	80400	140700
Net Profit (E)= [C-D]		7700	92400	97020
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	92,400	97020
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		62400
	Total Cash Inflow	142,400	159,420
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	62,400	129,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :05 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

