

# MA MONI Store



Presented by  
Balai Chandra Saha

NU Identified & PP Prepared by-  
Abu Musa Bhuiyan (Chandpur Sadar Unit)

**GRAMEEN TRUST**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Balai Chandra Saha
Age	:	12-09-1980 (34 year)
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	2 brothers, 02 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Indromoti Shaha
(iii) Father's name	:	Late Brojendra Chandra Shaha
(iv) GB member's info	:	Branch: Kalcho (South)-Hajigonj, Centre 75/m Loanee no-7377/1, Member since 24-08-2006, First loan: Tk 5000 Existing loan: Tk 50000 Outstanding: 41200, Total Received 350000
Further Information:		
(v) Who pays GB loan installment	:	N/U
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	H.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Grocery Shop Business
Trade License	:	59
Business Experiences	:	10 years :
Other Own/Family Sources of Income	:	Fisheries (NU)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01939592414
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2006 (8 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also purchased some lands. NU's mother gradually improved their life standard using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Ma Moni Store
Address/ Location	:	Rampur Bazar, Hajigonj, Chandpur
Total Investment in BDT	:	300,000/-
Financing	:	Self BDT 200,000 (from existing business) 67% Required Investment BDT 100,000 (as equity) 33 %
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed item (BDT)</b>	<b>Total investment (BDT)</b>
Advance	100000		100000
Grocery items ( Rice, dal, Soyabean oil, Master oil, Spices, Flour, Suji, salt, tooth paste, toilet cleaner, sugar, noodles, Garlic, Onion, potatoes etc )	97000	100000	197000
Furniture	3000		3000
<b>Total Capital</b>	<b>200,000/-</b>	<b>100,000/-</b>	<b>300,000/-</b>

শ্রী বনি টেম্পল

বর্তমান সনাপ্রদানের জারিলা :

আধান	৬৪০০
লাবণ	২২০০
মুড়ি	৬৫০০
বিধুটে	২২০০
বেপাঙ্ক	৩৮০০
বধুন	৪৮০০
মেমাই	৩৪০০
গুন্সম	২৪০০
মধাগেন জল	২০.০০০
অবিচার "	২৮.০০০
অমার কয়েন	২.০০
চাঁক কারক	২০০০
চিনিম	২০০
বুটেল	৩২০০
অমুরীর জন	৪২০০
চিনি	৬০০০
শবুদ	২৬০০
অবিচ	২০০০
ছোনা	৪.০০০
শাবনিক	৮০০
আটা	৩৮০০
মোরগাতি	৭০০
আন্টি ডিটোমিন	২৪০০
চাল	৫.০০০
বেপাঙ্ক জন	২০০০
বেমারীর জন	২২০০

মুড়ি	২২০০
আধা	৫০০
দ্রুপ ড্রাক -	৩০০
ছিলা	৬০০০
অমলা	৪০০

মুঠোটে = ২.০৭.০০০

সম্ভাবিত বাজের জারিলা :-

বেপাঙ্ক	৮০০০
বধুন	৪৮.০০০
বুটেল	৩০.০০০
অমুরীর জন	২৪.০০০
চিনি	২৪.০০০
শবুদ / অবিচ	৫.০০০
ছোনা	৩০.০০০
অমলা	০৭.০০০
মোরগাতি	৭০০০
চাল	৫.০০০
বেমারীর জন	০৪.০০০
মুড়ি	৬০০০
ছিলা	৬.০০০
সবুদ অমলা	৫.০০০
চিলা	২০০০
বেসন	২০০০

মুঠোটে = ২.০০.০০০

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	2550	76500	918000
<i>Gross profit</i>	450	13500	162000
<i>Less: Operating Costs</i>			
Electricity bill		250	3000
Generator Bill		170	2040
Shop Rent		2200	26400
Mobile bill		200	2400
Present salary/Drawings- self		7000	84000
Entertainment		200	2400
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses		25	300
<i>Total Operating Cost (D)</i>		<i>10145</i>	<i>121740</i>
Net Profit (C-D):		3355	40260



# Financial Projection of NU Business plan

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3(BDT)	
	Monthly	Yearly	Monthly	Yearly	monthly	Yearly
Estimated Sales (A)	105000	1260000	114000	1368000	120000	1440000
<i>Less: cost of sales (B)</i>	89250	1071000	96900	1162800	102000	1224000
Gross Profit (C) [C=(A-B)]	15750	189000	17100	205200	18000	216000
<i>Less: Operating Costs</i>						
Electricity bill	350	4200	450	9600	500	6000
Shop Rent	2200	26400	2200	26400	2200	26400
Generator Bill	200	2400	250	3000	300	3600
Mobile bill	400	4800	500	6000	500	6000
Present salary/Drawings-self	7000	84000	7000	84000	7000	84000
Entertainment	200	2400	300	3600	300	3600
Other costs	100	1200	400	4800	400	4800
Non Cash Item:						
Depreciation Expenses 15% &10%	25	300	25	300	25	300
<i>Total Operating Cost (D)</i>	10475	125700	10825	129900	11025	132300
(Net Profit C-D) :	5275	63300	6275	75300	6975	83700
Pay Back	40000			40000		40000
Retained Income:	23300		35300			43700

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	Cash Inflow			
<b>1.1</b>	Investment Infusion by Investor	100000		
<b>1.2</b>	Net Profit	63300	75300	83700
<b>1.3</b>	Depreciation (Non cash item)	300	300	300
<b>1.4</b>	Opening Balance of Cash Surplus	-	23600	59200
	Total Cash Inflow	1163600	99200	143200
<b>2.0</b>	Cash Outflow			
<b>2.1</b>	Purchase of Product	100000	-	-
<b>2.2</b>	Payment of GB Loan	-	-	-
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
<b>3.0</b>	Net Cash Surplus	23600	59200	103200

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ That village area no other fruits shop .

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.













*Presented at*  
**GT's 8<sup>th</sup> Internal Design Lab**  
**On May 11, 2015 at GT**

**For more information**  
**Grameen Trust**  
**Phone No : 9017038**  
**Balai Chandra saha**  
**Cell No: 01939592414**

