

EMON STORE



Project identification by: Shohel Mollah, Jamorkee Unit, Tangail

Project prepared by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HARUN MIAH
Age	:	06-11-1984 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Satiachora South para P.O: Jamorkee P.S: Mirjapur 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	:	JOBEDA BEGUM
(iii) Father's name	:	MD MONA MIA
(iv) GB member's info	:	Branch: Jamorkee Mirjapur, Centre # 85 (Female), Member ID: 6659, Group No: 04 Member since: 04-11-2009 (05 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: BDT 25,380
(v) Who pays GB loan installment	:	Faher
(vi) Mobile lady	:	Yes
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Seasonal Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935717218
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jobeda Begum is a member of Grameen Bank since 05 years. At first she took 10,000 taka loan from Grameen Bank. Jobeda Begum gradually took loan from GB. Utilize loan in her husband seasonal business.

Proposed Nobin Udyokta Business Info

Business Name	:	EMON STORE
Location	:	Pakulla bus stand, Tangail
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Provide Bkash and Flexi-Load Service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Different company agent.▪Agreed grace period is 4 months.

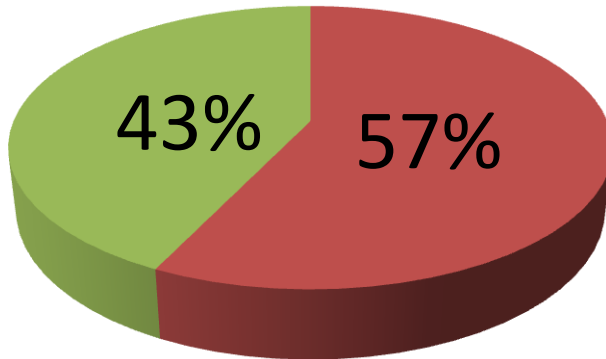
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,500	75,000	900,000
Flexi-Load (4000/1000)*27	108	3,240	38,880
Bkash(20000/1000)*4	80	2,400	28,800
Total Sales (A)	2,688	80,640	967,680
Less. Variable Expense			
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	563	16,890	202,680
Less. Fixed Expense			
Rent		1,400	16,800
Electricity Bill		900	10,800
Generator Bill		100	1,200
Mobile Bill		300	3,600
Entertainment		200	2,400
Transportation		300	3,600
Guard		100	1,200
Salary (self)		6,000	72,000
Total fixed Cost (D)		9,300	111,600
Net Profit (E) [C-D]		7,590	91,080

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,05,000	90,000	1,95,000
Flexi-load	10,000	-	10,000
Bkash	20,000	60,000	80,000
Fridge	15,000	-	15,000
Security	50,000	-	50,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Flexi-Load (4000/1000)*27	108	3,240	38,880	40,824	42,865
Bkash (60000/1000)*4	240	7,200	86,400	90,720	95,256
Total Sales (A)	3,848	115,440	1,385,280	1,454,544	1,527,271
Less. Variable Expense					
Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)	873	26,190	314,280	329,994	346,494
Less. Fixed Expense					
Rent		1,400	16,800	16,800	16,800
Electricity Bill		900	10,800	11,500	12,500
Generator bill		100	1,200	1,500	2,000
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Entertainment		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,500
Guard		100	1,200	1,500	1,700
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		10,900	130,800	133,800	137,500
Net Profit (E) [C-D]		15,290	183,480	196,194	208,994
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	183,480	196,194	208,994
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
	Opening Balance of Cash			
1.4	Surplus		126,480	265,674
	Total Cash Inflow	336,480	325,674	477,668
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	126,480	265,674	417,668

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
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
Local competitors;

Pictures









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FAMILY PICTURE

