

## Proposed NU Business Name: **MONIR GENERAL STORE**



Project identification and prepared by: Md Nurul Islam,  
Kaliakoir Unit, Gazipur

Project verified by: Md Mizanur Rahman Patowary



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

Name	:	<b>MONIR HOSSAIN</b>
Age	:	15-01-1984 ( 32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Rakhaliyachala, P.O: Mouchak, P.S: Kaliakoir, Dist: Gazipur
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>MST HAZERA KHATUN</b>
(iii) Father's name	:	<b>MD MUKTAR HOSSSEN</b>
(iv) GB member's info	:	Branch: Mouchak Kaliakoir, Centre # 01(Female), Member ID: 1005/1, Group No: 02 Member since: 26-01-1989 ( 10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722211497
Mother's Contact No.	:	01931160340
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST HAZERA KHATUN** joined Grameen Bank since 10 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	:	<b>MONIR GENERAL STORE</b>
Location	:	-
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,000,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 10 ft= 160 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Shafipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

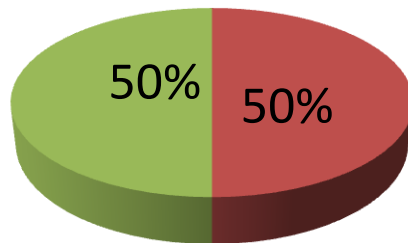
## Existing Business

Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Groceries item	2900	87000	1044000
<b>Total Sales (A)</b>	2900	87000	1044000
<b>Less Variable Expense</b>			
Groceries item	2465	73950	887400
<b>Total variable Expense (B)</b>	2,465	73950	887400
<b>Contribution Margin (CM) [C=(A-B)]</b>	435	13050	156600
<b>Less Variable Expense</b>			
Electricity bill		700	8400
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,700	80400
<b>Net Profit (E)= [C-D]</b>		6,350	76200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	11,200	30000	41200
Soyabin	1,600	15,000	16600
pulse	4,000	5000	9000
Mastered oil	1,200	7,000	8200
Biscuit, Soap, Soft drinks, Statinary etc	82,000	43,000	125000
	100,000	100,000	200000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Groceries item	4400	132000	1584000	1663200
<b>Total Sales (A)</b>	4400	132000	1584000	1663200
<b>Less Variable Expense</b>				
Groceries item	3740	112200	1346400	1413720
<b>Total variable Expense (B)</b>	3,740	112200	1346400	1413720
<b>Contribution Margin (CM) [C=(A-B)</b>	660	19800	237600	249480
<b>Less Variable Expense</b>				
Electricity bill		900	10800	11000
Transportation		500	6000	12,400
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3800
Mobile bill		400	4800	5000
<b>Total fixed cost (D)</b>		7,100	85200	92,200
<b>Net Profit (E)= [C-D]</b>		12700	152400	157,280
Investment Payback			<b>60,000</b>	<b>60,000</b>

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	152,400	157,280
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		92,400
	<b>Total Cash Inflow</b>	252400	249680
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	92,400	189680

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Foods

সর্বাধিক প্রোটিন সমৃদ্ধ চিপস

চালা, সফিপুর। মোবাঃ ০১৭২২২১১৪৯৭



মানে আসল লেক্সাস

# মনির জেনারেল স্টোর

রাখ











স্টোর

ALL TIME  
MORE TASTE

MIL BIRD

স্টোর





শুভ্রা স্ন্যাকস স্টোর

শুভ্রা স্ন্যাকস স্টোর

নতুন স্ন্যাকস  
Polar

শুভ্রা স্ন্যাকস স্টোর





A man in a checkered shirt and striped trousers stands in the center of the store, looking towards the camera. He is surrounded by shelves of various goods, including cleaning supplies, food items, and hanging produce.

On the left side of the image, there are large, colorful packages of snacks, including one labeled "Onion" and another labeled "Lemon".

On the right side of the image, there is a white chest freezer with a red logo on the front. The logo appears to be a stylized figure or symbol.

In the foreground, there is a red scale on a stand, used for weighing goods. Next to it are several large sacks of grain, some of which are partially filled.

In the foreground, there are several large sacks of grain, some of which are partially filled. There are also some fresh vegetables, including green beans, visible in the lower left corner.

In the bottom right corner, there is a blue plastic basket filled with red chili peppers. Next to it is a large white plastic container with a red lid, containing a yellowish substance, possibly a snack or food item.





Man in patterned shirt and shorts standing near a refrigerator.

DAHO

KONKA









WEM'S

WEM'S

Bike  
Potato Cracker

PRAYAG  
JING

KONKA

নতুন সাজে  
Polar  
Ice Cream

শাদ

FRESH

























**Cookies**  
BANGA BAKERS LTD

**Pie Cake**  
HARUN AGRO LIMITED

**Pie Cake**  
HARUN AGRO LIMITED

পাই কেক

পাই কেক

পাই কেক

পাই কেক

NEW

NEW







# FAMILY PICTURE

