Proposed NU Business Name: MUNNA GENERAL STORE



Project identification and prepared by: Ishak Chambugong, Dakshinkhan Unit, Dhaka Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD SAZZAT HOSSEN (MUNNA)				
Age	:	11-01-1998 (18 Y <i>ears)</i>				
Education, till to date	:	SSC				
Marital status	:	Single				
Children	:	nil				
No. of siblings:	:	01 Brothers 01 Sisters				
Address	:	Vill: Langonipara P.O Borua, P.S: Khilkhet, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father PARVIN AKTER PARVIN AKTER MUKTER HOSSEN Branch: Dakshinkhan, Centre # 75 (Female), Member ID:8741, Group No: 06 Member since: 05-02-2005 (<i>11 Years</i>) First Ioan: BDT 10,000 /-				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: 1,55,520/- Father No No 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 & Skill	••	05 years of business experience.
Own Business and	:	03 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	•	House rent
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	••	01845-741712
Family's Contact No.	:	01912584987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

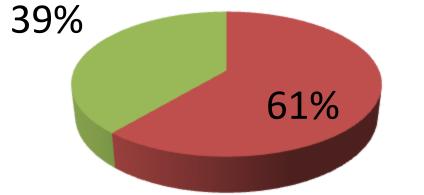
PARVIN AKTER joined Grameen Bank since 11 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info						
Business Name	:	MUNNA GENERAL STORE				
Location	:	Langonipara,Khilkhet,Dhaka				
Total Investment in BDT	:	BDT 180,000/-				
Financing	:	Self BDT 1,10,000/- (from existing business) 52%				
		Required Investment BDT 70,000/- (as equity) 48%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	15 ft x 10 ft= 150 square ft				
Security of the shop	:					
Implementation		 The business is planned to be scaled up by investment in existing goods like; Rice, Sugar ,Busicute ,Battery, Flour,Chips wholes & Retailer etc. Average 12% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is Own. Collects goods from Tangi, Dhaka. Agreed grace period is 3 months. 				

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Grocery Item	3,500	105,000	1,260,000		
Total Sales (A)	3,500	105,000	1,260,000		
Less. Variable Expense					
Grocery Item	3,080	92,400	1,108,800		
Total variable Expense (B)	3,080	92,400	1,108,800		
Contribution Margin (CM) [C=(A-B)	420	12,600	151,200		
Less. Fixed Expense					
Electricity Bill		700	8,400		
Transportation		1,200	14,400		
Mobile Bill		300	3,600		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		7,200	86,400		
Net Profit (E) [C-D)		5,400	64,800		

	Investment Breakdown								
Particulars		Existing	5	Particulars		Proposed			
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total	
Rice	15	2300	34500	Rice			11,400	45,900	
Pulse	50	130	6500	Pulse	45	130	5 <i>,</i> 850	12,350	
Oil (batoll)	150	90	13500	Oil (batoll)	140	90	12,600	26,100	
Flour	5	1200	6000	Flour	3	1200	3 <i>,</i> 600	9,600	
Patato	140	27	3780	Patato	120	27	3,240	7,020	
Soap	12	2700	32400	Soap	5	2700	13,500	45,900	
Softdrinks	6	650	3900	Softdrinks	1	650	650	4,550	
Egg	300	7	2100	Egg	400	7	2 <i>,</i> 800	4,900	
Harpic	12	90	1080	Biscute	50	45	2,250	3,330	
Others			6240	Others			14,110	20,350	
Total			110,000				70,000	180,000	

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 70,000
- Total 180,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	5,000	150,000	1,800,000	1,890,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,890,000
Less. Variable Expense					
Grocery Item	4,400	132,000	1,584,000	1,663,200	1,663,200
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,663,200
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	226,800
Less. Fixed Expense					
Electricity Bill		735	8,820	9,261	9,261
Transportation		1,320	15,840	16,632	16,632
Mobile Bill		360	4,320	4,536	4,536
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		167	2,000	2,000	2,000
Total Fixed Cost		7,582	90,980	92,429	92,429
Net Profit (E) [C-D)		10,418	125,020	134,371	134,371
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	125,020	134,371	134,371
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		67,020	67,020
	Total Cash Inflow	227,020	203,391	203,391
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	28.000	28,000	
2.3	Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	160,000	28,000	28,000
3	Net Cash Surplus	67,020	143,391	143,391



STRENGTH Employment: Self: 01 Family:0 Others:0 Experience & Skill : 05 Years Own Business : 03 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures

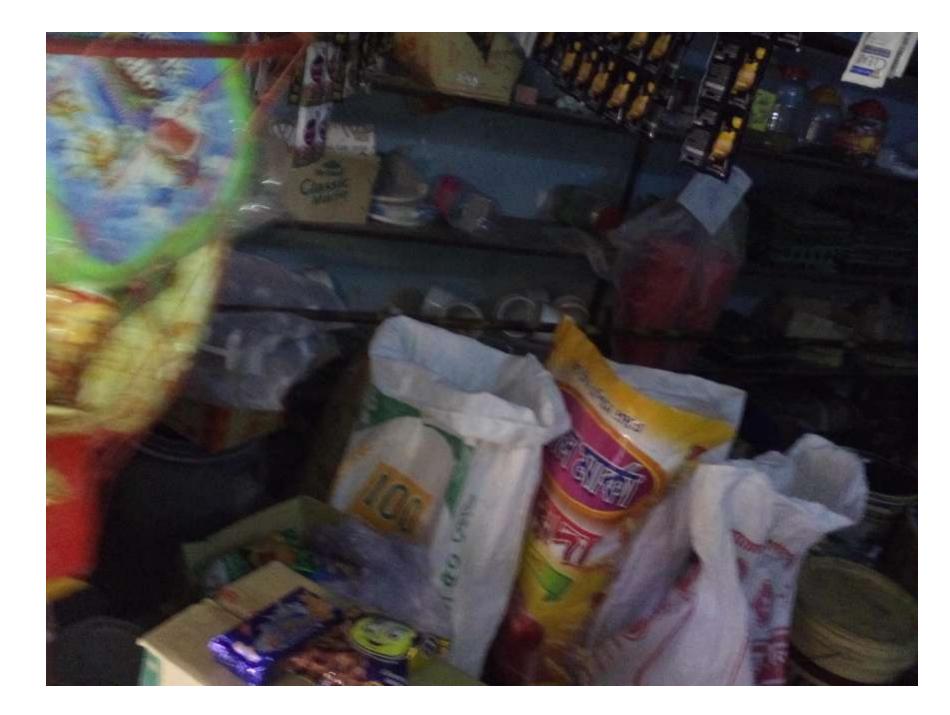








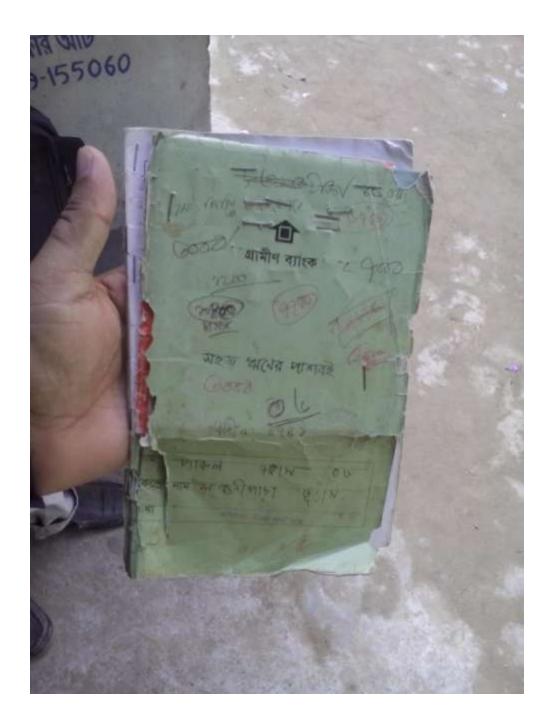








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23.M 11-22-30 -12-30 ET 1 2113 2613 গোষ্ট : সন্ধিগমাল, মানা : মন্ধিগমান, চাকা-১২৩০ ন্টেড লাইসেল) নাম হাজিয়ান্দ্রিয়া হা MIRCHIN AL QUEDED প্রতিষ্ঠানের নাম FIEL COLORCANE GELS. मानिक ३। अभार्याहर छ रहरायाद्य (2108) लिका/ वामेल नाम (218: 12/73) कि (2/055 (13/4) লিয়া/ স্বামীন লাম 2 লিডা/ কামীর নাম 01 1 4141 - 38-217 TUR (223) - 775-77.39 TAR. ব্যবসার ধ্রাশ উল্লেখিত ব্যক্তিয়ানের অনুকৃত্যে ১৯ এমান কথার ৫৫ এমানের ----- <u>I</u>TAT লাইবেল ফি গ্রহণ কৰিয়া ২০১৬ - ২০১৬ সালের জন্য ব্যবসা পরিচালনার অনুমারি সেওছা হইগ। ৩০-০৬-২০ 🖓 সন পর্যন্ত এই পাইলেল বৈধ বলিয়া বিবেছিত হটবে এবা হতি বছর নবায়ন করিতে হববৈ। (अग्रावाम्लेशनव अभिन्दी २२:१२:१२) 328/3720×1-राषचार्क्ता वाष्ट्रत সাচলের স্বাক্ষর ARE ARE CUT MINUTE CARENA CHIE HIR er billine ville stream and spins days OPP, MINISTRATING IN ------

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