

A Nobin Udyokta Project

Monir Varieties Store



Project by : Md. Shakil Hossain
Identified by : Md. Saiful Islam
Verified By: Md. Sohrab Hossain

Hazigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md.Shakil Hossain
Age	:	25/10/1997 (19Years 03 Months)
Marital status	:	Unmarried
Children	:	Sons -0
No. of siblings:	:	Four brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Shahanaz Begum
(iii) Father's name	:	Monir Hossain Bheat
(iv) GB member's info	:	Member since: 12/05/1998 Branch: Tamta Sharaste, Centre no.16/M, Group: 05 Loanee No. 6823/1 First loan: Tk. 10000 Total Amount Received: Tk. 0/- Existing loan: Tk.30,000 Outstanding: Tk16200
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Verities Business
Trade License Number	:	0
Business Experiences	:	5 years.
Other Own/Family Sources of Income	:	Her Three Brothers Sturdy And Father Farmer
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01864-277486, 01837-457094
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 1998. At first her mother took a loan amount BDT 10000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Monir Verities Store
Address/ Location	:	Horipur, Sharaste, Chandpur
Total Investment in BDT	:	153,800/-
Financing	:	Self BDT : 93,800 (from existing business) - 61% Required Investment BDT : 60,000 (as equity) - 39%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000
<i>Less: Cost of sale (B)</i>	2800	84000	1008000
Gross Profit 20% (A-B)= [C]	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Night Guard Bill		0	0
Rent		0	0
Mobile Bill		400	4800
Salary from Business (Self)		9,000	1,08,000
Others (Entertainment)		300	3600
Non Cash Item:			
Depreciation Expenses(10,000*10%)		84	1000
Total Operating Cost (D)		10184	122208
Net Profit (C-D):		10816	129792

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan, :	1,000		
Furniture:	10,000		93,800
Advance:	0		
Present Goods Items (*) :	82,800		
Proposed Items (**) :		60,000	60,000
Total Capital	93,800	60,000	153,800

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Soap	5000
Biscuit	9000
Pepsi,7Up,Speed And Others Water	8000
Dal, Patato	2000
All Oil	10000
Tea, Egg , Milk	5000
Toothpaste	3000
Ata(1Bosta*1700)	1700
Snow + face powder	3000
Slot, Coal , Dal	5000
Shampo + ditergent	7000
Mosla	2500
Moyda(1Bosta*1300)	1300
Rice(2Bosta*2500)	5000
Sugar(1Bosta*2500)	2500
Muri(2bosta*1500tk)	1500
Moyda(1Bosta*1300)	1300
Others	10000
Total Present Stock	82800

Proposed Item

Product Name	Amount
Refrigerator	30000
Pepsi,7Up,Speed,And Others Water	10000
Rice(5Bosta*2500)	12500
Sugar(3Bosta*2500)	7500
Total :	60,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4000	120000	1440000	4500	135000	1620000	4700	141000	1692000
Less: Cost of Sale (B)	3200	96000	1152000	3600	108000	1296000	3760	112800	1353600
Profit 20% (A-B)=(C)	800	24000	288000	900	27000	324000	940	28200	338400
Gross Profit									
Less operating cost :									
Electricity bill		400	4800		500	6000		600	7200
Mobile Bill		400	4800		500	6000		600	7200
Salary- self		9,000	108,000		9,000	108,000		9,000	108,000
Shop Rent		0	0		0	0		0	0
Others		300	3600		400	4800		500	6000
Depreciation Expenses		84	1000		84	1000		84	1000
Total Operating Cost (F)		10184	122208		10464	125808		10784	129408
Net Profit =(E-F)		13816	165752		16516	198192		17416	208992
GT payback		24,000		24,000			24,000		
Retained Income:		141752		174192			184992		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit (Ownership Tr. Fee added back)	165752	198192	208992
1.3	Depreciation (Non cash item)	1000	1000	1000
1.4	Opening Balance of Cash Surplus	0	142752	317944
	Total Cash Inflow	226752	341944	527936
2.0	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	24000	24,000	24,000
2.3	Payment of GB loan	0	0	0
	Total Cash Outflow	84000	24,000	24,000
3.0	Net Cash Surplus	142752	317944	503936

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● Skill and 5 Years experience● Quality service and Product● Seven days open weekly● 14 hours shop open	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Have a chance at more customers within local area.● Extendable society● Products and service demand increasing.	<p>THREATS</p> <ul style="list-style-type: none">● New competitor may be present● Political Unrest● Theft

Photographs



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গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধনের কার্যালয়

জন্ম সনদ
(জন্ম নিবন্ধন বহিঃস্থে উক্ত)

নিবন্ধন বহিঃস্থ নং: ০০৬

নিবন্ধন তারিখ: ১৫/০৪/০১০১
সনদ ইস্যুর তারিখ: ১৫/০৪/০১০১

ব্যক্তিগত পরিচিতি নং: ১৯৯৭১৬১৪১২০০২৬৮৮৮

নাম: হুমায়ূন কামিল (হুমায়ূন)
জন্ম তারিখ: ১৫/০৪/১৯৯৭
পিতা: হুমায়ূন কামিল (হুমায়ূন) মাতা: সুলতানা হুমায়ূন
পিতার নাম: হুমায়ূন কামিল (হুমায়ূন) মাতার নাম: সুলতানা হুমায়ূন
জন্ম স্থান: হুমায়ূন, হুমায়ূন জেলা

নিবন্ধকের স্বাক্ষর: [স্বাক্ষর] (নিবন্ধকের স্বাক্ষর ও মাসের দিন)

নিবন্ধকের স্বাক্ষর: [স্বাক্ষর] (নিবন্ধকের স্বাক্ষর ও মাসের দিন)

নিবন্ধকের কার্যালয়ের নীচে

Photograph



3. अथवात्मिक-सामग्रायिक

1. नाम वी. सुधा. उमर 25 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)

2. उमर 30 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)

3. उमर 35 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)


4. उमर 40 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)

5. उमर 45 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)

6. उमर 50 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)

7. उमर 55 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)

8. उमर 60 वर्ष. पति. राजेश. पत्नी. 2000 रु. मासिक वेतन. (अपना घर, गा. 1000 रु. मासिक वेतन.)



ग्रामीण सहायक

नमस्कार

नमस्कार

नमस्कार

नाम	सुधा
पति	राजेश
उमर	25
पेशा	गृहिणी
कुल	राजेश
पता	राजेश
संबंध	गृहिणी

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PART A										PART B											
Sl. No.	Name	Age	Sex	Religion	Marital Status	Occupation	Income	Assets	Liabilities	Sl. No.	Name	Age	Sex	Religion	Marital Status	Occupation	Income	Assets	Liabilities		
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