

Proposed NU Business Name: **M/S MUNNA MUNNI BEDING & TELECOM**



Project identification and prepared By Shahadat Hossain
Dhonbari, Tangail

Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Shahidul Islam
Age	:	13/02/1994 (23 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Chokgopinath P.O :Rashidpur Madrasa, P.S: Dhon Bari 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	:	Mst. Shefali Begum
(iii) Father's name	:	Md. Belal Hossain
(iv) GB member's info	:	Branch :Nolhara, Centre #22/(Female), Member ID:6602, Group No:9 Member since:2001-2017(16years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:
(v) Who pays GB loan installment	:	Father
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01933965389
Mother's Contact No.	:	01921455419
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms.Shefali Begum joined Grameen Bank since 16 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	:	: M/s Munna & Munni Beding & Tailors
Location	:	Parbowla notun Bazar
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 170000/-(from existing business) 74% Required Investment BDT 60,000/-(as equity)26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft=225square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Furniture Items. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 1 no employee. ▪The shop is Rented ▪Collects goods from Tangail ▪Agreed grace period is 3 months.

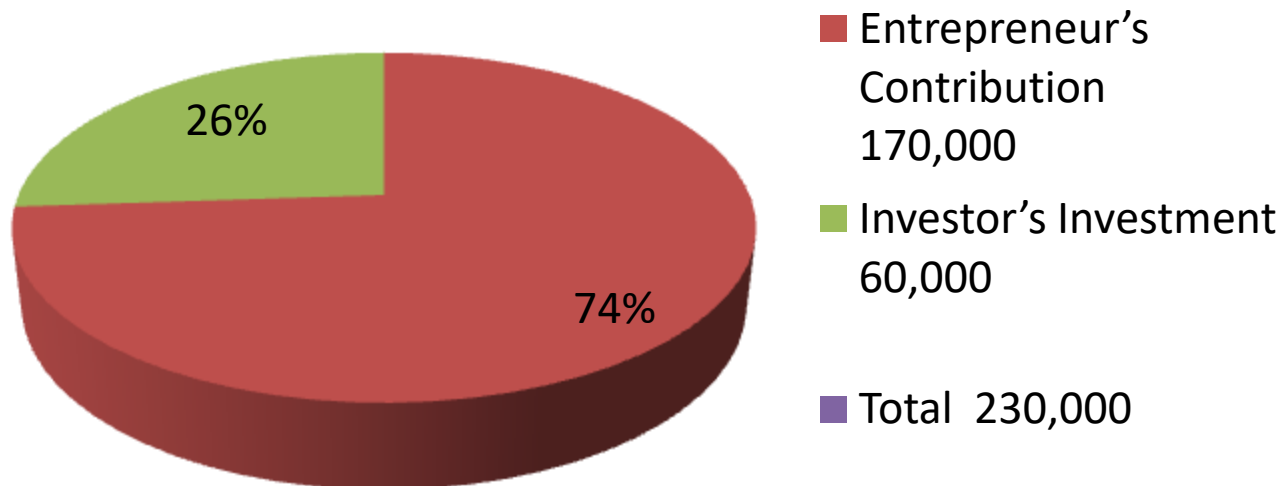
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Beding Item		40000	480000
Total Sales (A)		40000	480000
Less. Variable Expense			
Beding Item		16000	192000
Total variable Expense (B)		16000	192000
Contribution Margin (CM) [C=(A-B)]		24000	288000
Less. Fixed Expense			0
Rent			
Electric Bill		250	3000
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		10000	120000
Guard			
Entertainment		300	3600
Generator			
Mobile		200	2400
Total fixed Cost (D)		16250	195000
Net Profit (E) [C-D]		7750	93000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tula	50	1200	60000				60000
Moshari	100	400	40000	100	4000	40000	40000
Laper Cloth	15	1200	18000				18000
Bkash			10000				10000
Dutch Bangla			15000				15000
Others			25000			20000	45000
Total			170000			60000	230000

Source of Finance



Financial Projection

Particular		Monthly	1st Year	2nd Year	3 rd Years
Revenue (sales)			0	0	
Pan Item		50000	600000	630000	661500
Total Sales (A)		50000	600000	630000	661500
Less. Variable Expense					
Pan Item	0	20000	240000	252000	264600
Total variable Expense (B)	0	20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]	0	30000	360000	378000	396900
Less. Fixed Expense					
Rent					
Electric Bill		400	4800	5040	6000
Transportation		1000	12000	12600	12600
Salary (self)		5000	60000	63000	63000
Salary(staff)		10000	120000	126000	126000
Guard			0	0	
Generator			0	0	
Entertainment		500	6000	6300	7000
Mobile		500	6000	6300	6350
Total fixed Expenses		17400	208800	219240	220950
Net Profit (E) [C-D]		12600	151200	158760	175950
Investment Payback			24000	24000	24000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	151200	158760	175950
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127200	261960
	Total Cash Inflow	211200	285960	437910
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
3	Total Cash Outflow	84000	24000	24000
	Net Surplus	127200	261960	413910

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :3 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

Pictures

স্মার্ট-ফোন বোর্ডিং এন্ড টেলিকম

থ্রো: মো: সাহিদুল ইসলাম



এখানে লেপ, তোসক, বালিস, জাজিম তৈরী এবং মশারী, সকল প্রকার
স্মার্ট কার্ড, মোবাইল চার্জার, ব্যাটারী ও খুচরা যন্ত্রাংশ বিক্রয় করা হয়।

পারাবাওলা, ধনবাড়ী, টাংগাইল। মোবাঃ ০১৯২১-৪৫৫৪১৯, ০১৮২৩-৫৯২৫২৮



শ্রী-মুনি বোর্ডিং এন্ড টেলিকম

প্রাঃ মোঃ





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(ইউপিজমনি ফরম- ৩)

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ধমালা, ২০০৬]



যদুন

ক্রমিক নং: ৫১

বই নং: ০২

লাইসেন্স নং: ৬৫

FAMILY PICTURE

