

Monir Store



Presented by
Md. Monir Hossain

Nu Identified and PP Prepared by : **Farhana Huque**

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Monir Hossain
Age	:	28 years
Marital status	:	Married
Children	:	3 sons
No. of siblings:	:	3 brothers , 1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Mobasshera Begum
(iii) Father's name	:	Mr. Nojir Ahmmed
(iv) GB member's info	:	Branch: Sonapur Centre # 23/ma, Loan no.:1755/1, Member since 27-11-1993, First loan: Tk.2000/- Existing loan: Tk. 25000, Outstanding:Tk. 22250
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
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Vangari Business
Business Experience	:	10 years
	:	
Other Own/Family Sources of Income	:	Father is a retired govt. service holder.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1993(21 years).NU invested GB Loan in his business and repaired their own house from his business income . They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Monir Store
Address/ Location	:	Hajigonj road, Ramgonj, Laxmipur.
Total Investment in BDT	:	5,00,000/-
Financing	:	Self BDT 3,00,000(from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	10,000
Proposed Salary		12,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin	:	10%
(iii) Agreed grace period		5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (Carton, bronze/brass, plastic , Polythene, old shoe etc)	3,00,000	36,00,000
<i>Less: Cost of sales (B)</i>	2,70,000	32,40,000
Gross Profit	30,000	3,60,000
<i>Less: Operating Costs</i>		
Electricity bill	300	3,600
Generator bill	200	2,400
Shop Rent	2,000	24,000
Night Guard bill	100	1,200
Entertainment and Other costs	500	6,000
Mobile bill	300	36,000
Present salary/Drawings- self	10,000	1,20,000
Present salary-Employee (1)	5,000	1,20,000
Non Cash Item:		
Depreciation Expenses (10%)	416	5,000
Total Operating Cost (D)	18,816	2,25,792
Net Profit (C-D):	11,184	1,34,208

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories:</u> Advance = 50000/- KT (weight machine) = 10000/- Van (12) = 36000/- Furniture = 4000/- Advance to Hawker(10 person) = 100000/- Advance on other Escarp Shop & dispatch = 100000/-	300000/-		
<u>Proposed</u> Vangari items (carton, plastic, old shoes, iron , bronze/ brass)		200000/-	
Total Capital			500000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A) (Carton, bronze, brass, plastic , Polethyn, old shoe etc)	400000	4800000	450000	5400000
<i>Less: cost of sales (B)</i>	360000	4320000	405000	4752000
Gross Profit (C) [C=(A-B)]	40000	480000	45000	648000
<i>Less: Operating Costs</i>				
Electricity bill	300	3600	400	4800
Shop Rent	2000	24000	2000	24000
Night Guard bill	100	1200	150	1800
Generator	200	2400	250	3000
Entertainment and other costs	500	6000	600	7200
Mobile Bill (SMS & Reporting inclusive)	800	9600	800	9600
Proposed Salary- Self	12000	144000	12000	144000
Proposed Salary- Staff (2)	8000	96000	8000	96000
Non Cash Item:				
Depreciation Expenses (10%)	416	5000	416	5000
Total Operating Cost (D)	24316	291792	24616	295400
(Net Profit C-D) :	15684	188208	20384	244608
Pay back		120000		120000
Retained money		68208		124608

Notes: Udyokta supplies vangari items to Dhaka and other areas 2 times in a month.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	2,00,000	-
1.2	Net Profit (Ownership Tr. Fee added back)	1,88,208	2,44,608
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus	-	50,958
	Total Cash Inflow	3,93,208	3,00,566
2.0	Cash Outflow		
2.1	Purchase of Product	2,00,000	-
2.2	Payment of GB Loan	22,250	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000
	Total Cash Outflow	3,42,250	1,20,000
3.0	Net Cash Surplus	50,958	1,80,566

SWOT Analysis

STRENGTH

- ✓ Well Known businessman in locality.
- ✓ Provide huge Escarp items
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITY

- ✓ Huge demand .
- ✓ Own Manpower & available raw materials .

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



Presented at 39 Executive Design Lab on 9
December, 2014 at YC



For more information

Grameen Trust

Phone No : 9017038

Monir Hossen

Cell No: 01755885089