

MONIR STORE



Project identification by: Kazem Uddin, Bashon Unit, Gazipur

Project prepared by: Md Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONIRUL ISLAM
Age	:	05-02-1996 (19 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: RiazNogor Outpara P.O: Chandona P.S: Gazipur Sadar Dist: Dhaka
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JOYNOB BIBI
(iii) Father's name	:	MD JOYNAL
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 78 (Female), Member ID: 7485, Group No: 05 Member since: 01-02-2000 (15 Years) First loan: 10,000 taka.
Further Information:	:	Existing Loan: BDT 50,000 Outstanding loan: BDT 25,289
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-043845
Father Contact No.	:	01743-949217
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Joynob Bibi is a member of Grameen Bank since 15 years. At first she took 10,000 taka loan from Grameen Bank. Most. Joynob Bibi gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a house and purchase a land.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIR STORE
Location	:	At entrepreneur own house, Chandona, Gazipur
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Average 13% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Chourasta Gazipur.▪Agreed grace period is 4 months.

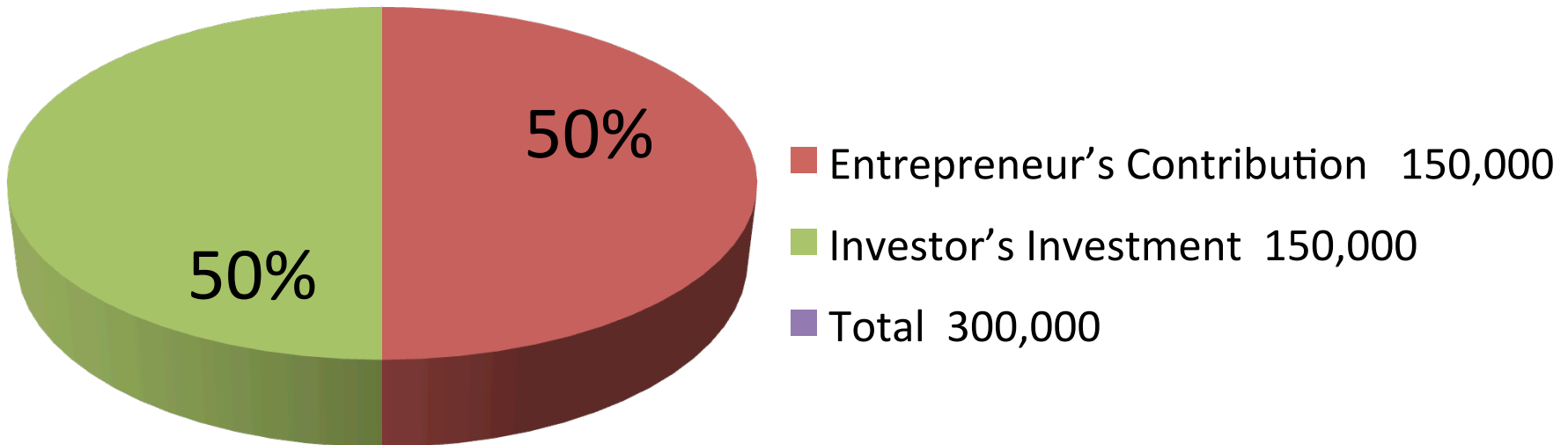
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,480	104,400	1,252,800
Total variable Expense (B)	3,480	104,400	1,252,800
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200
Less. Fixed Expense			
Electricity Bill		500	6,000
Generator Bill		100	1,200
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Entertainment		200	2,400
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,25,000	1,50,000	2,75,000
Fridge	25,000	-	25,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	6,090	182,700	2,192,400	2,302,020	2,417,121
Total variable Expense (B)	6,090	182,700	2,192,400	2,302,020	2,417,121
Contribution Margin (CM) [C=(A-B)]	910	27,300	327,600	343,980	361,179
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Generator Bill		100	1,200	1,400	1,600
Mobile bill & SMS Monitoring		650	7,800	8,000	8,500
Transportation		2,000	24,000	26,000	28,000
Salary (self)		8,000	96,000	96,000	96,000
Entertainment		400	4,800	5,500	6,000
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		12,067	144,800	147,900	151,100
Net Profit (E) [C-D]		15,233	182,800	196,080	210,079
Investment Payback			60,000	60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	182,800	196,080	210,079
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		127,800	268,880
	Total Cash Inflow	337,800	328,880	483,959
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	127,800	268,880	423,959

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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
Local competitors;

Pictures







Danish
SIMLA
Tea

Danish
SIMLA
Tea

Danish
SIMLA
Tea

Hot & Spicy

फन
Fun

Hot & Spicy

फन
Fun



Pineapple
Cream Biscuits

Pineapple
Cream Biscuits

Kurmuri
Chips
Mix Masala

Kurmuri
Chips
Mix Masala

chiffon
Plain Cake

chiffon
Plain Cake

chiffon
Plain Cake

Potato Cracker
TOMATO FLAVOUR

Bar-B-Q Chicken
bite

Bar-B-Q Chicken
bite







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প্রোগ্রামার
আই কে মোড,
মোবাইলঃ ০১৯২৪

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আই কে মোড়
নোবাইলঃ ০১৯২৪

৫৩০৬৪৪







Small white notices or advertisements posted on the red wall to the left of the shop window.

Large blue and white sign or advertisement on the wall to the right of the shop window.



FAMILY PICTURE

