

Proposed NU Business Name: **MS MONISHA GENERAL STORE**



Project identification and prepared by: Md. Arif Hossain,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONIROZZAMAN PALASH
Age	:	12-02-1986 (30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Tepirbari, P.O: Tengra, P.S: Shreepur, Dist: Gazipur
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. PARVIN AKTER
(iii) Father's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch: Tengra, Shreepur, Centre # 03(Female), Member ID: 7512, Group No: 10 Member since: 10-05-2003(07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01967-290611
Mother's Contact No.	:	01719-843116
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PARVIN AKTER joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MONISHA GENERAL STORE
Location	:	Chatir bajar
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/--(from existing business) 55% Required Investment BDT 50,000/--(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 32 ft= 384 square ft
Security of the shop	:	BDT 80,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Mawna Chowrasta.▪Agreed grace period is 3 months.

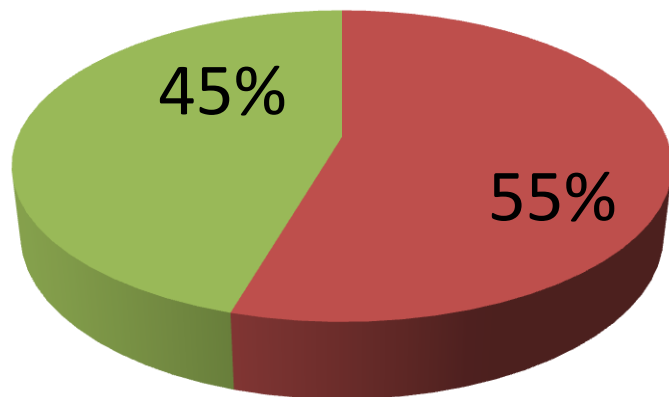
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		500	6,000
Mobile Bill		300	3,600
Transportation		500	6,000
Generator Bill		350	4,200
Guard		350	4,200
Salary (self)		5,000	60,000
Entertainment		150	1,800
Total fixed Cost (D)		9,150	109,800
Net Profit (E) [C-D]		4,350	52,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (3x1600)	4,800	15,000	19,800
Pulse (2x6200)	12,400	4,800	17,200
Sugar (1x2400)	2,400	6,200	8,600
Broken Rice (5x1200)	6,000	0	6,000
Soap, Powder, Oil, Salt etc	34,400	24,000	58,400
Total	60,000	50,000	110,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year
Revenue (sales)			
Grocery Item	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Grocery Item	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		500	6,000
Mobile Bill		400	4,800
Transportation		800	9,600
Generator Bill		350	4,200
Guard		350	4,200
Salary (self)		5,000	60,000
Salary (statt-1)		3,000	36,000
Entertainment		150	1,800
Total Fixed Cost		12,550	150,600
Net Profit (E) [C-D]		9,950	119,400
Investment Payback			60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	50,000
1.2	Net Profit	119,400
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	169,400
2	Cash Outflow	
2.1	Purchase of Product	50,000
2.2	Payment of GB Loan	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000
	Total Cash Outflow	110,000
3	Net Cash Surplus	59,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 03Years
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





Advertisement for a local business or service, featuring a portrait of a man and some text in Nepali.

Advertisement for a local business or service, featuring a portrait of a man and some text in Nepali.

Rows of fresh eggs in cartons, several loaves of bread in plastic bags, and stacks of round, packaged breads.

Shelves displaying various packaged goods, including boxes of 'TIP' brand items and other small products.

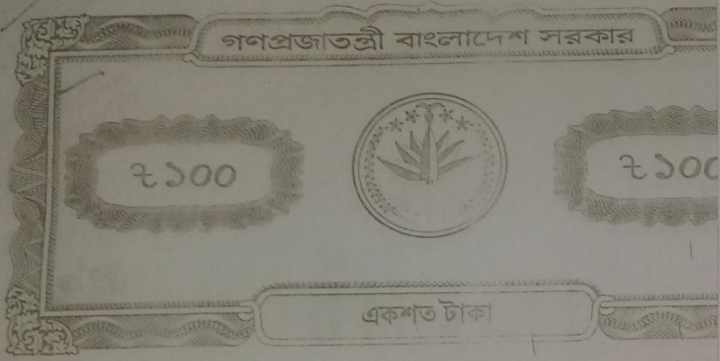
Shelves displaying various packaged goods, including bags of snacks and boxes of biscuits.

Background shelves filled with various bottles, likely beverages or medicines, and other packaged items.

Decorative items hanging on the wall, including colorful packets and possibly small advertisements or notices.

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৪নং তেলিহাটি ইউনিয়ন প

ডাকঘর : টেংরা, উপজেলাঃ শ্রীপুর, জেলাঃ পাজীপুর।
 ইউ.পি, ৭ ফরম [(১২) (১) নিয়ম দ্রষ্টব্য]

ক্রমিক নং 1495

ট্রেড লাইসেন্স TRADE LICENCE

(২০২৫ - ২০২৬) = ২৫৬২

লাইসেন্স নং : ২৫৬২
 প্রতিষ্ঠানের নাম : মোঃ মনিরুজ্জামান পলাশ
 মালিকের নাম : মোঃ মনিরুজ্জামান পলাশ
 পিতা/স্বামীর নাম : মোঃ নূরুল ইসলাম
 মাতার নাম : মোঃ পারভীন আক্তার
 ব্যবসার প্রতিষ্ঠানের ঠিকানা : টেংরা চাড়া হোস্তিল চাড়া
 ব্যবসার ধরণ : ৬০৬/১০
 লাইসেন্স ফি : ৬০৬/১০ কথায় : দুইশত টকা

অন্য ইউনিয়নের সীমানার মধ্যে উল্লেখিত ব্যবসা চালাইয়া যাওয়ার জন্য অনুমতি দেওয়া হইল। ৩০-৬-
 হইবে।



চেমারিয়া
 মোঃ জাহা
 তেলিহাটি
 শ্রীপুর

FAMILY PICTURE

