

# Proposed NU Business Name: **MANIK ROTON STORE**



Project identification and prepared by: Md. Mohiuddin Rubel  
Ghatal Unit

Project verified by: Md. Mizanur Rahman Patowary



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. MOJAFOR HOSSAIN</b>
Age	:	01-01-1988(27 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 2 Sister's
Address	:	Vill: Chantara P.O: Chantara P.S: Ghatail, 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	:	<b>MRS. JORINA BEGUM</b>
(iii) Father's name	:	<b>MD. MONSER ALI</b>
(iv) GB member's info	:	Branch: Ghatail, Centre # 63 (Female), Member ID: 1534, Group No: 02 Member since: 01-01-2013. (03 Years) First loan: BDT 5,000 Taka.
Further Information:		Outstanding loan: BDT 30592 Taka.
(v) Who pays GB loan installment	:	Father
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-531258
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MRS.JORINA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MANIK ROTON STORE</b>
Location	:	Chantara
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/- (from existing business) 27% Required Investment BDT 40,000/- (as equity) 73%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7 ft x 10 ft= 70 square ft
Security of the shop	:	None.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread, hampoo,Salt,Chips,Chanachur etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Entrepreneur is owner of the shop.</li><li>▪Collects goods from Ghatail Bazaar.</li><li>▪Agreed grace period is 3 months.</li></ul>

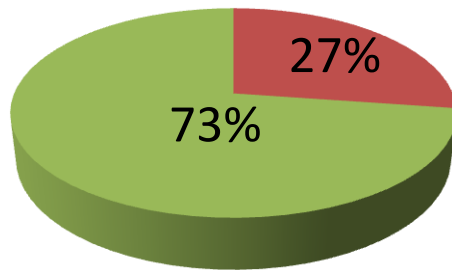
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Shampoo,Salt,Chips,Chanachur etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Shampoo,Salt,Chips,Chanachur etc.	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	1,700	51,000	612,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9,000	108,000
<b>Less. Fixed Expense</b>			
Electricity Bill		140	1,680
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		5,940	71,280
<b>Net Profit (E) [C-D]</b>		3,060	36,720

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Shampoo,Salt,Chips,Chanachur etc.	15,000		15,000
Rice=15*1450,pulse=1*6000,Biscuits=10*525,Soft Drinks=5*550		26,000	26,000
Soyabean Oil=16*100,Shorisha=1*1400		3,000	3,000
Cosmetics,Soap Item		11,000	11,000
<b>Total</b>	<b>15,000</b>	<b>40,000</b>	<b>55,000</b>

## Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 40,000
- Total 55,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.	2,800	84,000	100,8000	1,058,400
<b>Total Sales (A)</b>	2,800	84,000	100,8000	1,058,400
<b>Less. Variable Expense</b>				
Rice, Pulse, Soap, Soft drinks, Cosmetics,Oil,Egg,Washing Powder,Biscuits,Bread,Card,Shampoo,SaltChips,Chanachur etc.	2,380	71,400	856,800	899,640
<b>Total variable Expense (B)</b>	2,380	71,400	856,800	899,640
<b>Contribution Margin (CM) [C=(A-B)]</b>	420	12,600	151,200	158,760
<b>Less. Fixed Expense</b>				
Electricity Bill		140	1,680	1,680
Mobile Bill		260	3,120	3,120
Salary (self)		5,000	60,000	60,000
Transportation		300	3,600	3,600
Entertainment		300	3,600	3,600
<b>Total Fixed Cost</b>		6,000	72,000	72,000
<b>Net Profit (E) [C-D]</b>		6,600	79,200	86,760
<b>Investment Payback</b>			24000	24000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	79,200	86,760
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		55,200
	<b>Total Cash Inflow</b>	119200	141960
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000
	<b>Total Cash Outflow</b>	64,000	24000
3	<b>Net Cash Surplus</b>	55,200	117960

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





SUPER LICHEE  
HAZAMI  
Chewable Tablet

Sipho  
Sipho  
Sipho

Mango  
Mango  
Mango  
Mango











# FAMILY PICTURE

