

Proposed NU Business Name: **MEHEDI VARIETIES STORE**



Project identification and prepared by: Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONIR HOSSAIN
Age	:	15-01-1987 (28 Years)
Education, till to date	:	HSC Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Kamarjoree P.O: Gacha P.S: Gazipur Sadar 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	:	MOST. ROHIMON NESA
(iii) Father's name	:	MD ISHAK MIA
(iv) GB member's info	:	Branch: Gacha Gazipur, Centre # 11 (Female), Member ID: 6494, Group No: 09 Member since: 02-03-2001 (14 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 1,50,000 Outstanding loan: BDT 90,600
(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	:	Fifteen 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.	:	01711-736737
Mother Contact No.	:	01712-230366
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rohimon Nesa is a member of Grameen Bank since 14 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MEHEDI VARIETIES STORE
Location	:	School gate, Kamarjuree, Gazipur
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 3,50,000 (from existing business) 58% Required Investment BDT 2,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc.▪Wholesaler.▪Average 5% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Board bazaar, Chourasta, Gazipur.▪Agreed grace period is 4 months.

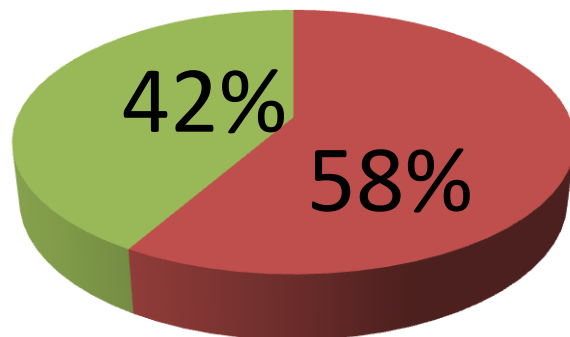
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	20,000	600,000	7,200,000
Total Sales (A)	20,000	600,000	7,200,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	19,000	570,000	6,840,000
Total variable Expense (B)	19,000	570,000	6,840,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		3,200	38,400
Electricity Bill		600	7,200
Generator bill		200	
Mobile Bill		500	6,000
Transportation		700	8,400
Salary (self)		7,000	84,000
Salary (staff)		8,000	96,000
Others		500	6,000
Total fixed Cost (D)		20,700	248,400
Net Profit (E) [C-D]		9,300	111,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	2,40,000	-	2,40,000
Rice	-	1,50,000	1,50,000
Pulse	-	25,000	25,000
Sugar, Flour, Onion, Cosmetics	-	25,000	25,000
Onion, Chili, Garlic, Potato etc	-	50,000	50,000
Fridge	10,000	-	10,000
Security	1,00,000	-	1,00,000
Total	3,50,000	2,50,000	6,00,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 250,000
- Total 600,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	30,000	900,000	10,800,000	11,340,000	11,907,000
Total Sales (A)	30,000	900,000	10,800,000	11,340,000	11,907,000
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	28,500	855,000	10,260,000	10,773,000	11,311,650
Total variable Expense (B)	28,500	855,000	10,260,000	10,773,000	11,311,650
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		3,200	38,400	38,400	38,400
Electricity Bill		600	7,200	7,500	8,000
Generator Bill		200	2,400	2,600	3,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,000	12,000	14,000	16,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		12,000	144,000	144,000	144,000
Others		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		167	2,000	2,000	2,000
Total Fixed Cost		25,417	305,000	308,000	311,400
Net Profit (E) [C-D]		19,583	235,000	259,000	283,950
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	235,000	259,000	283,950
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		137,000	298,000
	Total Cash Inflow	487,000	398,000	583,950
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	137,000	298,000	483,950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 15 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







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শাহজাদ চাইল

শান মিনিকেট







মেহেদী ড্যাবার

স্বাস্থ্য









MUSTARD OIL



A man in a purple shirt and light-colored dhoti stands in the center of the room, looking towards the camera.

A stack of approximately ten large, light-brown sacks is piled against the back wall of the room.

A large, weathered metal barrel is positioned in the foreground, with a funnel and a metal container resting on top of it.

Two boxes of "MUSTARD OIL" are visible in the foreground. The boxes are yellow and green, with the text "MUSTARD OIL" and "शुद्ध तिल तेल" (Shuddh Til Tel) printed on them.

A long, thin metal rod or tool is leaning against the wall on the right side of the room.

A large metal padlock is attached to the door frame on the right side of the image.



মেহেদী ড্যারাইটিস স্টোর





শ্রী সত্যজিৎ

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FAMILY PICTURE

