

MRIDUL VERITIES STORE



Project Identification and Prepared by Md.Hafizur Rahman,
Elenga Unit, Tangail
Project Verified by: Md.Mizanur Rahman



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Sazu Mia
Age	:	04-03-1982 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	8 Brother & 1 Sister
Address	:	Vill: Poujan P.O: Poujan P.S.Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	Laily Begum
(iii) Father's name	:	MD.Mamud Ali
(iv) GB member's info	:	Branch: Shohodebpur kalihati # 17 (Female), Member ID: 5813 Group No: 08 Member since:02-03-1998 (13Years)
Further Information:		First loan: 5000 Taka.
(v) Who pays GB loan installment	:	Existing loan: Nill, Outstanding loan: Nil 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	:	12 years experience in running business. He has No training
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-958052
Father Contact No.	:	01756-965324
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mridul Verities Store
Location	:	Poujan Bazar , Kalihati, Tangail
Total Investment in BDT	:	BDT 213000
Financing	:	Self BDT 1,13,000 (from existing business) 53% Required Investment BDT 1,00,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Security		
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, puls, Soap, Powder, Horlics, Lactojen milk ,Oil, Cosmetics etc.▪Average gain on sale 15%▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from ,Tangail..▪The shop is rented.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Laily Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Laily gradually took loan from GB. Utilize loan in her husband Business

Existing Business

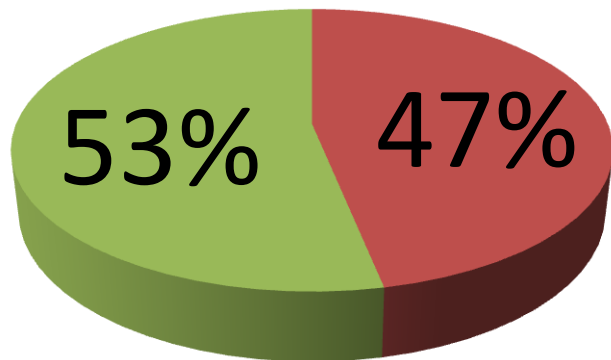
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Soap, Powder, Salt, Oil, Cosmetics etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		1500	18000
Salary (self)		5000	60000
Transportation		500	6000
Electricity bill		700	84000
Mobile Bill		400	4800
Entertainment		200	2400
Genareter bill		200	2400
Total fixed Cost (D)		8500	102000
Net Profit (E) [C-D]		5,900	70,800

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice (2 bag*1600)	3200	9,000	12200
Soyabin Oil (100l*90)	9000	13500	22500
Coconut Oil (40p*130)	5200	5800	11000
Washing Powder Soap, Horliks, Crelax, Cosmetics et	50600	40,000	90600
Biscuit, Chips, Cake, Chocolate, Soft Drinks, Juice, Salt plus, sugar, etc.	45000	31700	76700
Total	113000	1.00.000	213000

Source of Finance



- ➔ Entrepreneur Contribution: 113000
- ➔ Investors Investment : 1,00,000
- ➔ Total Investment : 213,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Sales: Rice ,Shop, Powder, Salt, Oil, Cosmetics etc	5400	162000	1944000	2041200
Total Sales (A)	5400	162000	1944000	2041200
Less. Variable Expense	4590	137700	1652400	1735020
Total variable Expense (B)	4590	137700	1652400	1735020
Contribution Margin (CM) [C=(A-B)]	810	24300	291600	306180
Less. Fixed Expense				
Rent		1500	18000	18500
Salary (self)		5000	60000	62000
Salary (staff)		3,000	36000	38000
Transportation		700	8400	8800
Electricity bill		1100	13200	13500
Mobile Bill & SMS Monitoring		500	6000	6200
Entertainment		200	2400	2800
Generator		300	3600	
Depreciation		0	0	0
Total Fixed Cost		12300	147600	149800
Net Profit (E) [C-D]		10500	144000	156380
Investment Payback			60,000	60,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	0
1.2	Net Profit	144000	156380
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		84000
	Total Cash Inflow	244000	240380
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160000	60,000
3	Net Cash Surplus	84000	180380

SWOT ANALYSIS

STRENGTH

Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Scarcity of Labor

OPPORTUNITIES

Huge demand in the community
Location of factory;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures

মুদুল ডালা মা... মোবা: ০১৭২১-৯৫০০৫২, ০১৩ ১০-১৬



বিস্মিছাহির রাহমানির রাহীম

মৃদুল ভ্যারাইটিস স্টোর

থোঃ মোঃ সাজু
পৌজান বাজার, কলিহাতী, টা
মোবা: ০১৭২১-৯৫৮০৫২, ০১৬৭৪-৭৫০



