#### **Proposed NU Business Name: MINTU STORE**



Project identification and prepared by: MD. Hafizur Rahman-2, Mawna Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. MINTU MIA	
Age	:	15-11-1992 (23 Years)	
Education, till to date	:	Class Eight	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	4 Brothers & 1 Sister	
Address	:	Vill: Chalkpara, P.O: Mawna, P.S: Shreepur, Dist: Gazipur	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  KULSUM  LATE. MD. HAFIZ UDDIN  Branch: Mawna Shreepur, Centre # 12(Female),  Member ID: 4234, Group No: 04  Member since: 22-06-2004 To 07-03-2012 (8Years)  First loan: BDT 15,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: Nil, Outstanding loan: Nil N/A No No 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	:	5 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01955-676838
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

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

KULSUM joined Grameen Bank since 8 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MINTU STORE	
Location	:	Mawna Soling Mor, Gazipur	
Total Investment in BDT	:	BDT 96,000/-	
Financing	:	Self BDT 46,000/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	<b>:</b>	BDT 5,000/-	
Size of shop	:	10 ft x 12 ft= 120 square ft	
Security of the shop	:	-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Soya bin, Salt, Chili, Soap, Cosmetics, Biscuit, Chanachur, etc.</li> <li>Average 15% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Mawna, Chourasta.</li> <li>Agreed grace period is 3 months.</li> </ul>	

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,350	70,500	846,000
Total Sales (A)	2,350	70,500	846,000
Less. Variable Expense			
Grocery Item	1,998	59,925	719,100
Total variable Expense (B)	1,998	59,925	719,100
Contribution Margin (CM) [C=(A-B)	353	10,575	126,900
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		100	1,200
Total fixed Cost (D)		5,800	68,400
Net Profit (E) [C-D)		4,775	58,500

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Rice (18 x 1600)	28,800	32,000	60,800	
Soap body (200 x 32)	6,400	0	6,400	
Washing Powder (50 x 46)	2,300	0	2,300	
Coil	2,450	0	2,450	
Masturd oil	1,600	0	1,600	
Biscuit, Chocolate, Cloth soap	4,450	5,000	9,450	
Sugar	0	2,200	2,200	
Pulse	0	5,000	5,000	
Soyabin oil	0	5,800	5,800	
Total	46,000	50,000	96,000	

#### **Source of Finance**



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Grocery Item	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000	198,450
Less. Fixed Expense				
Electricity Bill		200	2,400	2,400
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		550	6,600	8,500
Entertainment		100	1,200	1,500
Total Fixed Cost		6,150	73,800	76,400
Net Profit (E) [C-D)		9,600	115,200	122,050
Investment Payback			30,000	30,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	115,200	122,050
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		85,200
	Total Cash Inflow	165,200	207,250
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	85,200	177,250

### 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

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures







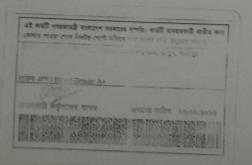




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## **FAMILY PICTURE**

