

Proposed NU Business Name: **MINTU ENTERPRISE**



Project identification and prepared by: Hafizur Rahman,
Mawna Unit, Gajipur

Project verified by Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAZHARUL ISLAM MINTU
Age	:	05-01-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	
No. of siblings:	:	01 Brather 2 Sisters
Address	:	Vill: Bodna vanga P.O: Nijmawna, P.S: Sreepur, 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	:	MINARA
(iii) Father's name	:	F.M.A.SAMAD
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 39(Female), Member ID: 3855, Group No: 01 Member since: 02/03/2005(12 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 5,736
(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	:	6 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.	:	01712-800844
Mother's Contact No.	:	01714-236871
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINARA joined Grameen Bank since 12 years ago. At first she took 3,000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

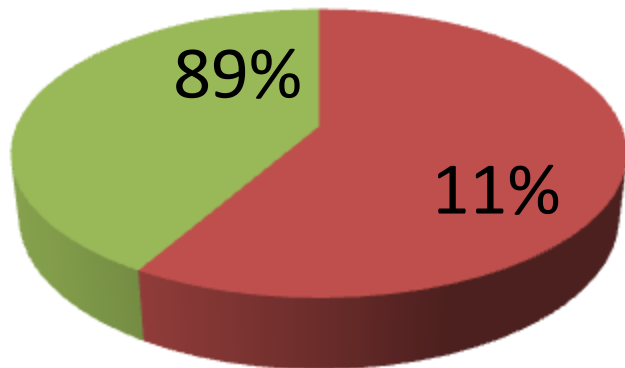
Business Name	:	MINTU ENTERPRISE
Location	:	Singla Parabazer, Sreepur,Gazipur
Total Investment in BDT	:	BDT 8,82,000/-
Financing	:	Self BDT 7,82,000/-(from existing business) 89% Required Investment BDT 1,00,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 25ft= 250 square ft
Security of the shop	:	BDT 5,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cement,Feed Kichen etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cement,Feed kicehen etc.	4,500	1,35,000	1,620,000
Total Sales (A)	4,500	1,35,000	1,620,000
Less. Variable Expense			
Cement,Feed kicen etc.	3,825	1,14,750	1,377,000
Total variable Expense (B)	3,825	1,14,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	6,75	20,250	2,43,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		3,00	3,600
Mobile Bill		5,00	6,000
Total fixed Cost (D)		14,300	1,71,600
Net Profit (E) [C-D]		5950	71,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Feed (40 x 1550)	62,000	31,000	93,000
Cement(50 x 400)	20,000	0	20,000
Kicehen	2,00,000	69,000	2,69,000
Security	5,00,000	0	5,00,000
Total	7,82,000	1,00,000	8,82,000



Source of Finance

- Entrepreneur's Contribution 140,000
- Investor's Investment 100,000
- Total 240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cement,Feed etc.	6,500	1,95,000	2,340,000	2,457,000	2,457,000
Total Sales (A)	6,500	1,95,000	2,340,000	2,457,000	2,457,000
Less. Variable Expense					
Cement,Feed etc.	5,525	1,65,750	1,989,000	2,088,450	2,088,450
Total variable Expense (B)	5,525	1,65,750	1,989,000	2,088,450	2,088,450
Contribution Margin (CM) [C=(A-B)]	9,75	29,250	3,51,000	3,68,550	3,68,550
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		7,00	8,400	8,600	8,600
Transportation		1,200	14,400	14,800	14,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		7,000	84,000	84,000	84,000
Entertainment		4,00	4,800	5,000	5,000
Mobile Bill		7,00	8,400	8,800	8,800
Total Fixed Cost		18,000	2,16,000	2,17,200	2,17,200
Net Profit (E) [C-D]		11,250	1,35,000	1,51,350	1,51,350
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	1,35,000	1,51,350	1,51,350
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		69,264	69,264
	Total Cash Inflow	2,35,000	2,20,614	2,20,614
2	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan	5,736		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,65,736	40,000	40,000
3	Net Cash Surplus	69,264	1,60,614	1,60,614

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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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FAMILY PICTURE

