

Proposed NU Business Name: **MITUN ENTERPRISE**



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Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MITUN MIA
Age	:	12-02-1998(18 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: Moslishpur ; P.O:Kodda Bazer;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ISMAT-ARA
(iii) Father's name	:	ABDUL MALAK
(iv) GB member's info	:	Branch: Bashon , Centre # 13 (Female), Member ID: 1394/1, Group No: 01 Member since: 08-02-2007 (10Years) First loan: BDT 5,000/- Last Loan : 20,000
Further Information:		Outstanding loan: 16,920
(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	:	7 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01949402546
Family's Contact No.	:	01772506666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ISMAT-ARA joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	MITUN ENTERPRISE
Location	:	Moslishpur , Gazipur
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 70,000/- (from existing business) 54% Required Investment BDT 60,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice,Oil,Soft dring,Cosmatic Item,Bakery Item,Bikash,Load etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop .▪Collects goods from Chowrasta,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

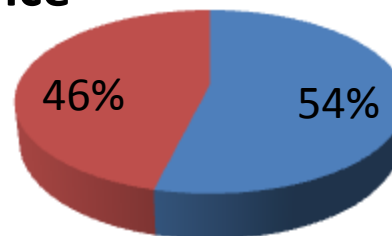
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	0		0	15	2000	30000	30000
Oil	2	1450	2,900	3	1,450	4,350	7,250
Salt	5	950	4,750	0	0	0	4,750
Suger	1	2700	2,700	2	2,700	5,400	8,100
Pulses	1	2300	2,300	2	2,300	4,600	6,900
Soap	350	22	7,700	0	35	0	7,700
Soft dring	5	630	3,150	10	630	6,300	9,450
Cosmetics Item	120	70	8,400	0	0	0	8,400
Potato,Wossing Powder,Nuduls etc	1	6170	6,170	0	0	0	6,170
Bikash, Load	1	25000	25,000	0	0	0	25,000
Tea&Betel	1	3000	3,000	0	0	0	3,000
Others	1	3930	3,930	1	9,350	9,350	13,280
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	488	0	70,000	18	0	60,000	130,000

Source of Finance

- Entrepreneur Contribution=70000
- Investors Investment=60000
- Total=130000



Financial Projection (BDT,

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense			0		
Grocery	3825	114750	1377000	1445850	1518142.5
			0		
Total variable Expense (B)	3,825	114750	1377000	1445850	1518142.5
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150	267907.5
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		6,500	78,000	79,100	80200
Net Profit (E)= [C-D]		13750	165000	176,050	187707.5
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	165000	176,050	187707.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		141,000	293050
	Total Cash Inflow	225000	317050	480757.5
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	141,000	293050	456757.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 7 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











প্রধান ঘোষণা
টাকা ড্রা হয়
এবং বিক্রয় ও
করা হয়।







প্রস্থানে ঘোরাইলে
টাকা জমা হয়
এবং বিকাশও
করা হয়।



