

## Proposed NU Business Name: **PINTU ENTERPRISE**



Project identification and prepared by Md Yasin Alam  
Sreenagar, Munshiganj

Project verified by: Md Siddqur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Pintu Mondol</b>
Age	:	07-06-1988 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: West Roshunia, P.O:Roshunia, P.S:Shirajdikhan, Dist: Munshigonj
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	:	<b>Aroti Rani Mondol</b>
(iii) Father's name	:	<b>Shudhir Mandol</b>
(iv) GB member's info	:	Branch: Imamgang, Centre # 54/Female), Member ID 3895 Group No: 01 Member since:02-03-2009(8Years) First loan: BDT 2,500
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19620
(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	:	8 years Experience
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711938226
Mother's Contact No.	:	01783257414
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shreenagar Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Begum Shirin** joined Grameen Bank since 08 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Pintu Enterprise</b>
Location	:	Shirajdikhan Bazar
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 170,000/-(from existing business) 62% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3200/-
Proposed Salary	:	BDT 3200/-
Size of shop	:	30 ft x 15ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Beding Item.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Jurain azar,Munshiganj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture Item	3200	96000	1152000
<b>Total Sales (A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Less. Variable Expense</b>			
Furniture Item	2400	72000	864000
<b>Total variable Expense (B)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less. Fixed Expense</b>			
Rent		2500	30000
Electric Bill		1500	18000
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		8000	96000
Entertainment		200	2400
Generator		200	2400
Gurd		200	2400
Mobile		200	2400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Showcase	1	30000	30000	1	30000	30000	60000
Box khat	1	40000	40000				40000
Wear drob	1	30000	30000	1	30000	30000	60000
Dressing Table	1	18000	18000				18000
Door	1	15000	15000				15000
Security			40000				40000
<b>Total</b>	<b>5</b>		<b>170000</b>	<b>2</b>		<b>60000</b>	<b>230000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Furniture Item	3800	114000	1368000	1436400	1508220
<b>Total Sales (A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>1436400</b>	<b>1508220</b>
<b>Less. Variable Expense</b>					
Furniture Item					
<b>Total variable Expense (B)</b>	<b>2850</b>	<b>85500</b>	<b>1026000</b>	<b>1077300</b>	<b>1131165</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>950</b>	<b>28500</b>	<b>342000</b>	<b>1329100</b>	<b>377055</b>
<b>Less. Fixed Expense</b>					
Rent		2500	30000	31500	33075
Electric Bill		2000	24000	25200	26460
Transportation		1500	18000	18900	19845
Salary (self)		5000	60000	63000	66150
Salary (staff)		8000	96000	100800	105840
Gurd		400	4800	5040	5292
Generator		400	4800	5040	5292
Entertainment		400	4800	5040	5292
Mobile		400	4800	5040	5292
<b>Total fixed Expenses</b>		<b>20600</b>	<b>247200</b>	<b>259560</b>	<b>270438</b>
<b>Net Profit (E) [C-D)</b>		<b>7,900</b>	<b>94800</b>	<b>1069540</b>	<b>106617</b>
<b>Investment Payback</b>			24000	24000	24000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	94,800	1069540	106617
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70,800	1116340
	<b>Total Cash Inflow</b>	<b>154,800</b>	<b>1140340</b>	1222957
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	24,000	24000
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,800</b>	<b>11,16,340</b>	<b>1198957</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

মেসার্স

# পিন্টু এন্টারপ্রাইজ

প্রোঃ সুধীর মন্ডল, মোবাঃ ০১৭১১-৯৩৮২২৬

এখানে কাঠের যাবতীয় আসবাবপত্র সহ বিলিডংয়ের চৌকাঠ বিক্রয়  
এবং ডেকোরেশন করা হয় ও যাবতীয় মালামাল সরবরাহ করা হয়।

ভুলু চোকদার সুপার মার্কেট, সিরাজদিখান উপজেলা বাসষ্ট্যান্ড মোড়, মুন্সীগঞ্জ।



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# FAMILY PICTURE

