

Proposed NU Business Name: **MITHILA STORE**



Project identification and prepared by: Mr. Kabir Raksam  
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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MITHU</b>
Age	:	10/04/1988(29Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Brother 3 Sister
Address	:	Vill: Chakirpara P.O: TahirpurP.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. RAHELA BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Shreepur, Centre # 113(Female), Member ID: 5599/1, Group No:04 Member since:02/01/2010 First loan: BDT -5000
Further Information:		Existing Loan: BDT 12,000, Outstanding loan: 7248
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01749459817
Father's Contact No.	:	01737022817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHELA BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITHILA STORE</b>
Location	:	Chawkhali bazar, bagmara,Rajshahi
Total Investment in BDT	:	BDT 100000
Financing	:	Self BDT 50000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	25ft x 10ft= 250 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

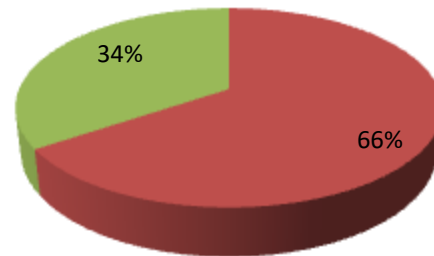
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sales	2,000	60,000	720000
<b>Total Sales (A)</b>	2,000	60,000	720000
<b>Less. Variable Expense</b>		0	
Sales product	1,600	48,000	576000
<b>Total variable Expense (B)</b>	1,600	48,000	576000
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12,000	144000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,000</b>	<b>60,000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ladies bag	10p	250	2,500			30000	30,000
kagoj ful			4,000			20000	20,000
biar malamal			2,000				
cosmatic			40,000				
Others			1,500				
							0
							0
						0	0
<b>Total</b>	<b>0</b>	<b>250</b>	<b>50000</b>		<b>0</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
ladis bag kagoj ful cosmetic etc.	2000	60000	720000	756000	793800
<b>Total Sales (A)</b>	2000	60000	720000	756000	793800
<b>Less. Variable Expense</b>		0	0	0	0
oil,rice,wheat,khoil etc.	1600	48000	576000	604800	635040
<b>Total variable Expense (B)</b>	1600	48000	576000	604800	635040
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000	151200	158760
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		700	8400	9000	9000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment			0		
Salary (staff)			0		
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	85900	87100
<b>Net Profit (E) [C-D)</b>		5000	59900	65300	71660
<b>Investment Payhack</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	59900	65300	71660
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		<b>39000</b>	<b>84300</b>
	<b>Total Cash Inflow</b>	<b>109000</b>	<b>104300</b>	155960
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>39000</b>	<b>84300</b>	<b>135960</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm chawkhali  
bazar,bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



ALL THE PRODUCTS  
ARE AVAILABLE AT  
THE BEST PRICE

Shelf 1 (top left): Various bottles of cleaning products, including blue and green ones, and boxes of tissues.

Shelf 2 (middle left): Boxes of instant noodles, packets of snacks, and various containers.

Shelf 3 (lower middle left): Boxes of instant noodles, packets of snacks, and various containers.

Shelf 4 (top right): Boxes of tissues, decorative items, and other household goods.

Shelf 5 (middle right): Boxes of instant noodles, packets of snacks, and various containers.

Shelf 6 (lower middle right): Boxes of instant noodles, packets of snacks, and various containers.







# FAMILY PICTURE

