

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

Project identification and prepared by: Md. Ancher Ali,  
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MOSTAFIZUR RAHMAN (MOSTOFA)</b>
Age	:	27-12-1986(31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 son, 01 daughter,
No. of siblings:	:	02 Brothers,01 sister.
Address	:	Vill: Tenni modhumoti,P.O : Modhupur, P.S: Modhupur, Dist: Tangail
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>MONOYARA BEGUM</b>
(iii) Father's name	:	<b>MD, ABDUL MAZID</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 74 (Female), Member ID: 5934, Group No: 06 Member since: 12-06-1995 (222 Years) First loan: 5,000 taka. Existing loan: 40,000 taka Outstanding loan: 32000 taka
Further Information:		
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-541781
Mother's Contact No.	:	01713-593954
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOYARA BEGUM** joined Grameen Bank since 22 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITU STORE</b>
Location	:	Chapri Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :60,000
Financing	:	Self BDT 20,000(from existing business) 70% Required Investment BDT 40,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; tel,shaban,detergent etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur,</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
tel,shaban,detergent etc.	2,500	75,000	900000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900000</b>
<b>Less. Variable Expense</b>			
tel,shaban,detergent etc.	2,125	63,750	765000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		400	4,800
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,550</b>	<b>54,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
soyabin tel	5	550	2750	20	550	11000	13750
shaban	70	28	1960	60	28	1680	3640
detergent	20	550	11000	40	550	22000	33000
ludush	5	80	400	10	80	800	1200
vime shaban	22	25	550	30	25	750	1300
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
others			3340			3770	3340
security							0
<b>Total</b>			<b>20000</b>			<b>40000</b>	<b>60000</b>

## Source of Finance

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
tel,shaban,detergent etc.	3,000	90,000	1080000	1134000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1134000</b>
<b>Less. Variable Expense</b>				
tel,shaban,detergent etc.	2550	76,500	918,000	963900
<b>Total variable Expense (B)</b>	<b>2550</b>	<b>76,500</b>	<b>918,000</b>	<b>963900</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170100</b>
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity Bill		500	6000	6,600
Transportation		700	8,400	9,400
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		400	4,800	5,400
Guard		0	0	0
Generator		200	2400	2,400
Mobile Bill		400	4800	5,500
<b>Total Fixed Cost</b>		<b>7,200</b>	<b>86,400</b>	<b>89,300</b>
<b>Net Profit (E) =[C-D) ]</b>		<b>6,300</b>	<b>75,600</b>	<b>80,800</b>
<b>Investment Payback</b>			<b>24000</b>	<b>24,000</b>



<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	75,600	80,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		<b>51,600</b>
	<b>Total Cash Inflow</b>	<b>115,600</b>	<b>132,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	<b>Total Cash Outflow</b>	<b>64,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>51,600</b>	<b>108,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: স্মিটু স্টোর

ইউনিটের নাম: মুষ্টি পুস্তক - হাইনিকট

প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোস্তাফিজুর রহমান (মোস্তাফিজ)

বয়স: ৩১ বছর, জন্ম তারিখ: ২৭/১২/৯৫

শিক্ষাগত যোগ্যতা: এমসি, এমবি, বি











# FAMILY PICTURE

