### MINTU ENTERPRISE



Project identification and prepared by: Sahab Uddin, Ashulia Unit Project verified by: Md. Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. MINTU MRIDA			
Age	:	22-02-1985 (29 Years)			
Education, till to date	:	Class Ten			
Marital status	:	Married			
Children	:	Nil			
No. of siblings:	:	1 Brother and 3 Sisters			
Present Address		Vill: Kumkumari P.O: Ashulia P.S: Savar Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  ASIYA BEGUM  MD MONGAL MRIDA  Branch: Ashulia Savar, Centre # 06 (Female),  Member ID: 5055/1, Group No: 08  Member since: 22-03-2002 (13 Years)  First loan: 5,000 taka.			
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Mother Yes No 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	:	Two years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Mother's Income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-188202
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asiya Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Asiya Begum gradually took loan from GB. Utilize loan she made a house.

Proposed Nobin Udyokta Business Info				
Business Name	:	MINTU ENTERPRISE		
Location	:	Mrida baree Chourasta, Kumkumaree bazar, Ashulia, Savar, Dhaka		
Total Investment in BDT	:	BDT 6,00,000		
Financing	:	Self BDT 3,00,000 (from existing business) 50% Required Investment BDT 3,00,000 (as equity) 50%		
Present salary/drawings from business (estimates)	:	6,000 Taka		
Proposed Salary	:	6,000 Taka		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Cement, Steel(rod) etc.</li> <li>Average 5% gain on cement sales.</li> <li>Average 8% gain on steel rod sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>Collects goods from company agent &amp; Ashulia.</li> <li>Agreed grace period is 4 months.</li> </ul>		

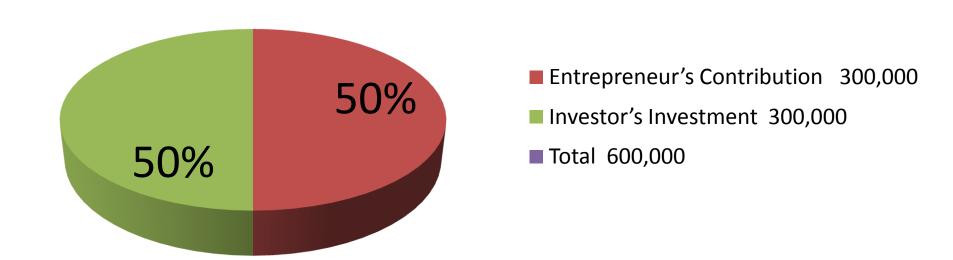
<b>Existing Business</b>	(BDT)	
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Existing Dusiness (DD1)							
Particular	Daily	Monthly	Yearly				
Revenue (sales)							
Cement	5,500	165,000	1,980,000				
Steel (rod)	4,500	135,000	1,620,000				
Total Sales (A)	10,000	300,000	3,600,000				
Less. Variable Expense							
Cement	5,225	156,750	1,881,000				
Steel (rod)	4,140	124,200	1,490,400				
Total variable Expense (B)	9,365	280,950	3,371,400				
Contribution Margin (CM) [C=(A-B)	635	19,050	228,600				
Less. Fixed Expense							
Electricity Bill		500	6,000				
Mobile Bill		300	3,600				
Transportation		2,000	24,000				
Salary (self)		6,000	72,000				
Entertainment		400	4,800				
Guard		100	1,200				
Total fixed Cost (D)		9,300	111,600				
Net Profit (E) [C-D)		9,750	117,000				

Investment B	KOOL	/d 011/10
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Particulars	Existing	Proposed	<b>Proposed Total</b>	
Cement	1,50,000	2,00,000	3,50,000	
Steel(rod)	1,50,000	1,00,000	2,50,000	
Total	3,00,000	3,00,000	6,00,000	

## **Source of Finance**



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd year	
Revenue (sales)					· · · · · · · · · · · · · · · · · · ·	
Cement	9,500	285,000	3,420,000	3,591,000	3,770,550	
Steel (rod)	8,000	240,000	2,880,000	3,024,000	3,175,200	
Total Sales (A)	17,500	525,000	6,300,000	6,615,000	6,945,750	
Less. Variable Expense					<u> </u>	
Cement	9,025	270,750	3,249,000	3,411,450	3,582,023	
Steel (rod)	7,360	220,800	2,649,600	2,782,080	2,921,184	
Total variable Expense (B)	16,385	491,550	5,898,600	6,193,530	6,503,207	
Contribution Margin (CM)				_	<u> </u>	
[C=(A-B)	1,115	33,450	401,400	421,470	442,544	
Less. Fixed Expense						
Electricity Bill		500	6,000	6,500	7,000	
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500	
Transportation		3,000	36,000	38,000	40,000	
Salary (self)		7,000	84,000	72,000	72,000	
Salary (staff)		4,000	48,000	48,000	48,000	
Entertainment		400	4,800	5,500	6,000	
Guard		100	1,200	1,500	1,800	
Total Fixed Cost		15,550	186,600	178,500	182,300	
Net Profit (E) [C-D)		17,900	214,800	242,970	260,244	
Investment Payback			120,000	120,000	120,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	214,800	242,970	260,244
1.3	Depreciation (Non cash item)		1	-
	Opening Balance of Cash			
1.4	Surplus		94,800	217,770
	Total Cash Inflow	514,800	337,770	478,014
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	94,800	217,770	358,014

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others: 0

Experience & Skill: 02 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

#### THREATS

Theft

Fire

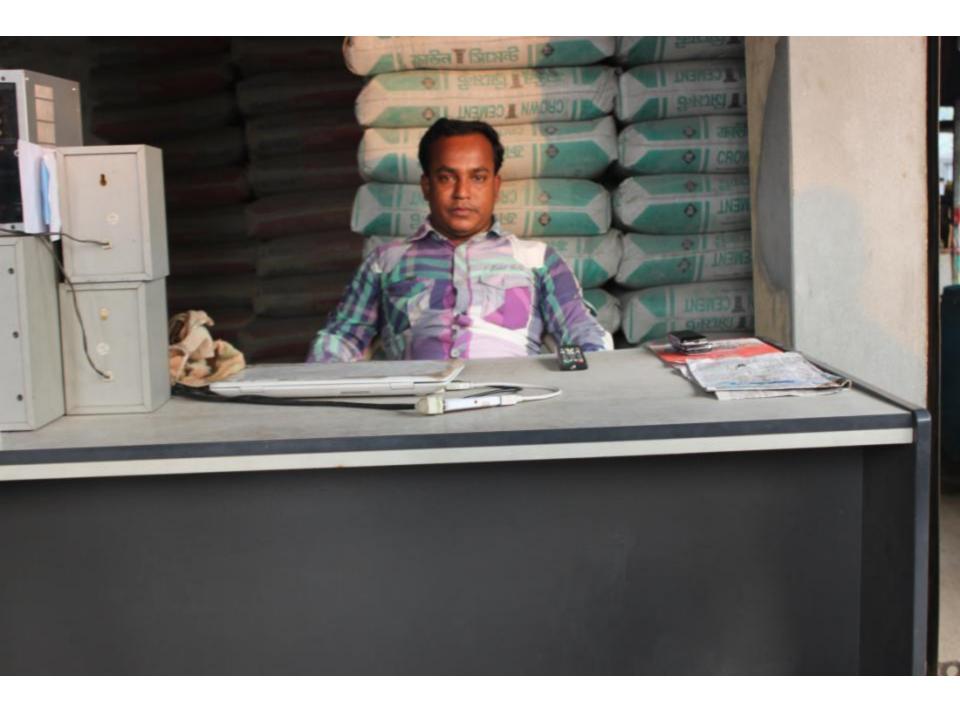
Political unrest

Local competitors;

# Pictures















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# **FAMILY PICTURE**

