

Proposed NU Business Name : **M/S Mintu Store**



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Project visited & verified by **Nazrul Islam**

Presented by
Khalek Howlader (Mintu)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Khalek Howlader (Mintu)
Age	:	31 years
Marital status	:	married
Children	:	1 son
No. of siblings:	:	3 brothers,3 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Noor Jahan Begum
(iii) Father's name	:	Mr. Sonamuddin Howlader
(iv) GB member's info	:	Branch: Dokkhin Matlab Centre # 48/kollandi Loan no.:4693/1, Member since 19/12/2001 First loan:Tk.20,000 Existing loan:Tk.100000, Outstanding:24000.
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business
Business Experiences and Training Info	:	12 years+
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit ,Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2001(13 years). At first she took a loan of 20,000 taka from Grameen Bank. She bought some cattle using GB loan. She repaired and expanded living house by using the income from GB loan. Her son used some GB loan amount in his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Mintu Store
Address/ Location	:	Baburhat Bajar(purbo),Matlab Road,Chandpur
Total Investment in BDT	:	600,000
Financing	:	Self BDT 4,00,000 (from existing business) 66% Required Investment BDT 2,00,000 (as equity)34%
Present salary/drawings from business (estimates)	:	15,000
Proposed Salary		16,000
Proposed Business Implementation Plan	:	10%
(i) % of present gross profit margin		
(ii) Estimated % of proposed gross profit margin		10%
(iii) Agreed grace period		3 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	12000	360000	4320000
Less: Cost of sales (B)	10800	324000	3888000
Gross Profit (C) [C=(A-B)]	1200	36000	432000
Less: Operating Costs			
Electricity bill		2000	24000
Generator bill		500	6000
Shop Rent		3000	36000
Night Guard bill		500	6000
Entertainment		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		15,000	180000
Present salary-Employee (1)		6000	72000
Others cost (Chanda)		500	6000
Non Cash Item:			
Depreciation Expenses		1000	1200
Total Operating Cost (D)		29000	348000
Net Profit (C-D):		7000	84000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present items: Different kinds of biscuits-100000 baby foods-50000 cosmetics-50000 Water & bevarage-100000 other products-20000 Fridge (3) &furniture-80000	400000		
Proposed items: Sweet items-80000 Cosmetics-40000 baby foods-50000 other consumer goods-30000		200000	
Total Capital			600000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	17000	510000	6120000	19000	570000	6840000
Less: cost of sales (B)	15300	459000	5508000	17100	513000	6156000
Gross Profit (C) [C=(A-B)]	1700	51000	612000	1900	57000	684000
Less: Operating Costs						
Electricity bill		2200	26400		2200	26400
Shop Rent		3000	36000		3500	42000
Night Guard bill		500	6000		600	7200
Entertainment		200	2400		300	3600
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200
Proposed Salary- Self		16000	192000		16000	192000
Proposed Salary- Staff		7000	84000		7500	90000
Others (chanda)		500	4800		500	6000
Non Cash Item:						
Depreciation Expenses		1000	12000		1000	12000
Total Operating Cost (D)		30500	366000		31700	380400
(Net Profit C-D) :		20500	246000		25300	303600
Payback to GT			120000			120000
Retained Income:			126000			183600

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	200000	
1.2	Net Profit	246000	303600
1.3	Depreciation (Non cash item)	12000	12000
1.4	Opening Balance of Cash Surplus		
	Total Cash Inflow	458000	315600
2.0	Cash Outflow		
2.1	Purchase of Product	200000	
2.2	Payment of GB Loan	24000	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000
	Total Cash Outflow	344000	120000
3.0	Net Cash Surplus	114000	195600

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB
Experienced to generate income from business
located near to chandpur-comilla highway

WEAKNESS

Lack of investment
Products are low termed.

OPPORTUNITIES

would be manufacturer of confectionary items.
Could create more employment
could serve local customer

THREATS

theft
Hartal, political instability
depend on supply chain to collect products.

Presented at 36 SB Executive Design Lab on
October 09 at YC

Thank you

Pictures







Various toiletries and personal care products on the top shelves.

Instant noodle boxes and other packaged food items on the upper shelves.

Horlicks malted milk powder containers in various flavors.

Stacks of colorful packets, likely instant noodles or snacks.

Various boxes and packages of food products.

Jars of Thai Food Munch rolls and Chanachur, along with SAFARI biscuits.

Stacks of white plastic containers labeled 'NATRI VHANDER'.

A yellow electric fan and a black speaker with a white logo.

Stacks of packaged bread or biscuits on the bottom shelves.



মানব সৌখিন্য
মানব কল্যাণ







Shelves on the left side of the store are filled with various household products, including bottles of cleaning agents and personal care items. Some of the visible brands include "Nipha" and "Himalaya".

The middle shelves are stocked with instant noodle packets, primarily from the "Maggi" brand, and other packaged food items. There are also some jars and boxes of snacks.

The right side of the store features shelves with more packaged goods, including what appears to be instant noodle packets and other food items. The packaging is colorful and varied.

On the far right, there are more shelves filled with various goods, including what looks like instant noodle packets and other packaged items. The store is very densely packed with merchandise.

In the foreground on the left, there is a large blue plastic trash bin. Behind it, there are several stacks of white containers, possibly instant noodle cups, with labels in Hindi. A small black fan is also visible near the trash bin.

In the center of the store, a person is bent over, possibly organizing or working with the goods. There are more stacks of instant noodle cups and other packaged items nearby.

On the right side, a man is sitting behind a counter, looking towards the camera. There are some items on the counter, including what looks like a small container and some papers. A fan is visible behind him.

On the far right, there are more shelves filled with various goods, including what looks like instant noodle packets and other packaged items. The store is very densely packed with merchandise.

The foreground on the left is dominated by a large blue plastic trash bin. Behind it, there are several stacks of white containers, possibly instant noodle cups, with labels in Hindi. A small black fan is also visible near the trash bin.

In the center of the store, a person is bent over, possibly organizing or working with the goods. There are more stacks of instant noodle cups and other packaged items nearby.

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A glass display case in the foreground on the right contains various items, including a box of "Kishwan" instant noodle cups and some white plates. The case is green and has a metal frame.