

# MINTU ENTERPRISE



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Project verified by: Md. Rafiqul Islam

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MINTU MRIDA</b>
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ASIYA BEGUM</b>
(iii) Father's name	:	<b>MD MONGAL MRIDA</b>
(iv) GB member's info	:	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:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : Yes
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	Two years experience in running business. 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	:	<b>MINTU ENTERPRISE</b>
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 style="list-style-type: none"><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>

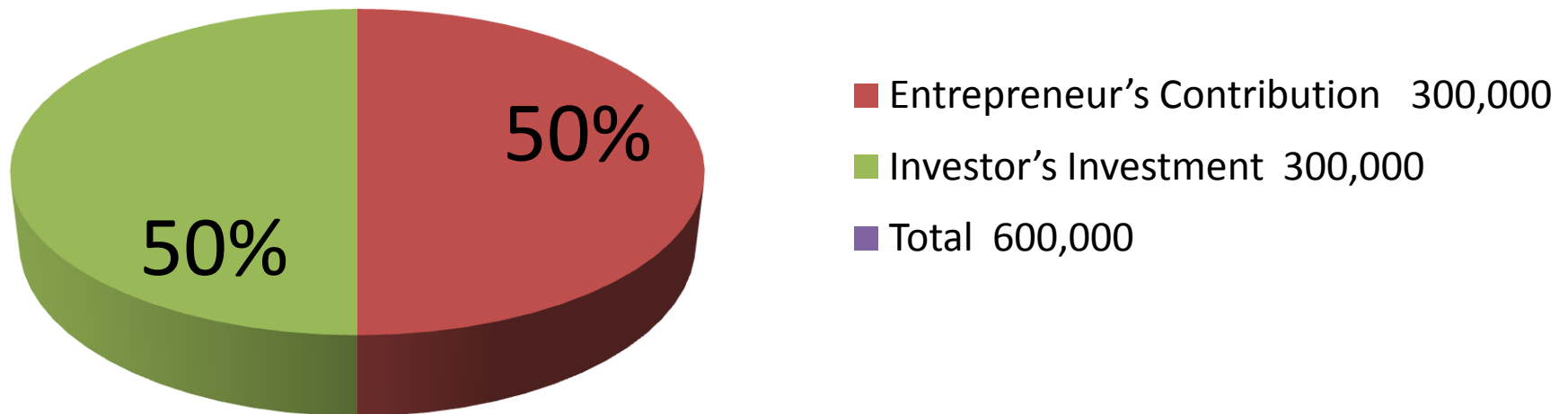
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cement	5,500	165,000	1,980,000
Steel (rod)	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>
<b>Less. Variable Expense</b>			
Cement	5,225	156,750	1,881,000
Steel (rod)	4,140	124,200	1,490,400
<b>Total variable Expense (B)</b>	<b>9,365</b>	<b>280,950</b>	<b>3,371,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>635</b>	<b>19,050</b>	<b>228,600</b>
<b>Less. Fixed Expense</b>			
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
<b>Total fixed Cost (D)</b>		<b>9,300</b>	<b>111,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,750</b>	<b>117,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement	1,50,000	2,00,000	3,50,000
Steel(rod)	1,50,000	1,00,000	2,50,000
<b>Total</b>	<b>3,00,000</b>	<b>3,00,000</b>	<b>6,00,000</b>

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
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
<b>Total Sales (A)</b>	<b>17,500</b>	<b>525,000</b>	<b>6,300,000</b>	<b>6,615,000</b>	<b>6,945,750</b>
<b>Less. Variable Expense</b>					
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
<b>Total variable Expense (B)</b>	<b>16,385</b>	<b>491,550</b>	<b>5,898,600</b>	<b>6,193,530</b>	<b>6,503,207</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>1,115</b>	<b>33,450</b>	<b>401,400</b>	<b>421,470</b>	<b>442,544</b>
<b>Less. Fixed Expense</b>					
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
<b>Total Fixed Cost</b>		<b>15,550</b>	<b>186,600</b>	<b>178,500</b>	<b>182,300</b>
<b>Net Profit (E) [C-D]</b>		<b>17,900</b>	<b>214,800</b>	<b>242,970</b>	<b>260,244</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>120,000</b>	<b>120,000</b>



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

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 02 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  
Local competitors;

Pictures





SUMO DIGITAL SCALE 1000 kg















# FAMILY PICTURE

