

Proposed NU Business Name: **MEHEDI AND MIM GENERAL STORE**



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Project verified by: Md. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOMIN HOSSAIN
Age	:	07/12/1986 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Daughter, 01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Tetuljora, P.O: Rajfulbaria, 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	:	PARIBANU
(iii) Father's name	:	RAHMAT ALI
(iv) GB member's info	:	Branch: Shovapur, Centre # 01 (Female), Member ID: 1028, Group No: 03 Member since: 22-10-2003 (13 Years) First loan: BDT 1,500/-
Further Information:		Existing loan: BDT 3,00,000/- Outstanding loan: BDT 30,488/-
(v) Who pays GB loan installment	:	Mother
(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	:	Fifteen years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-874886
Mother's Contact No.	:	01629-225234
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARIBANU joined Grameen Bank since 13 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MEHEDI AND MIM GENERAL STORE
Location	:	Tetuljora, Rajfulbaria, Savar,Dhaka.
Total Investment in BDT	:	BDT 5,24,000/-
Financing	:	Self BDT 3,74,000 (from existing business) 71% Required Investment BDT 1,50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 16 ft= 192 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Pulse, Soft drinks, Noodles, cosmetics etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Savar.▪Agreed grace period is 3 months.

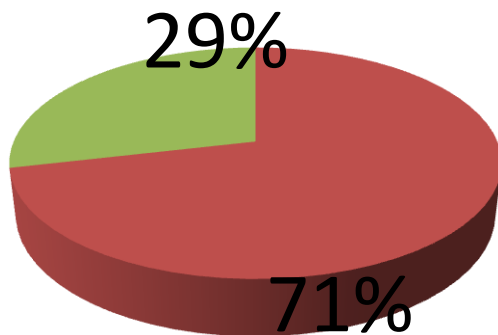
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Grocery item	3,600	1,08,000	12,96,000
Total variable Expense (B)	3,600	1,08,000	12,96,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Electricity Bill		600	7,200
Transportation		1,000	12,000
Generator		300	3,600
Guard		250	3,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,750	93,000
Net Profit (E) [C-D]		4,250	51,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (80 x 2,000)	1,60,000	80,000	2,40,000
Pulse (5 x 4,000)	20,000	8,000	28,000
Oils (4 x 16,000)	64,000	32,000	96,000
Cosmetics item	1,00,000	30,000	1,30,000
Fridge (1 x 30,000)	30,000	0	30,000
Total	3,74,000	1,50,000	5,24,000

Source of Finance



- Entrepreneur's Contribution 374,000
- Investor's Investment 150,000
- Total 524,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	5,600	1,68,000	20,16,000	21,16,800	21,16,800
Total Sales (A)	5,600	1,68,000	20,16,000	21,16,800	21,16,800
Less. Variable Expense					
Grocery item	5,040	1,51,200	18,14,400	19,05,120	19,05,120
Total variable Expense (B)	5,040	1,51,200	18,14,400	19,05,120	19,05,120
Contribution Margin (CM) [C=(A-B)	560	16,800	2,01,600	2,11,680	2,11,680
Less. Fixed Expense					
Electricity Bill		700	8,400	8,500	8,500
Transportation		1,200	14,400	14,500	14,500
Generator		300	3,600	3,600	3,600
Guard		250	3,000	3,100	3,100
Mobile Bill		400	4,800	5,000	5,000
Entertainment		400	4,800	5,000	5,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,250	99,000	99,700	99,700
Net Profit (E) [C-D)		8,550	1,02,600	1,11,980	1,11,980
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,02,600	1,11,980	1,11,980
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42,600	94,580
	Total Cash Inflow	2,52,600	1,54,580	2,06,560
2	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3	Net Cash Surplus	42,600	94,580	146,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria,
Savar,Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

মেহেদী & মীম জেনারেল স্টোর

আশা

প্রোগ্রাম: মোঃ হুম্মিন হোসেন। মোবাইল: 01714-874886 • এখানে যাবতীয় মুদি মালামাল বিক্রি করা হয় • তেঁতুলখোড়া রোড



Kidos



Tastyaline
Koya
Wheat

NET WEIGHT
PRODUCT OF BANGLADESH
United Sugar





FRESH FRESH FRESH FRESH FRESH

FRESH FRESH FRESH FRESH FRESH FRESH FRESH FRESH FRESH FRESH

REFINED SUGAR

PROME PROME PROME

TastySaline

Keya

Wheel

PROME AGRO FOOD

Treat Saline

NET WEIGHT 50 KG
PRODUCT OF BANGLADESH

United Suga

(A Unit of Meghna
Meghna Gh
vanga)





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মিলসনস
মিলসনস

SUGAR
REFINED

PROME PRO

Universal 12 BOX
TastySaline
Universal Food Ltd.
Dhaka, Pakistan, Bangladesh

Keya
GLYCERINE LAUNDRY SOAP (GREEN)
130 g X 72 TABLETS
Keya Cosmetics Ltd.
JAKHUN, KOKHABARI, GAZIPUR.

wheel
10FBC
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ফিচা

FRESH
TURMERIC POWDER
100gms

PROME Agro Foods Ltd.
Factory: 487
Uttarkhan

OLYMPIC
Dairy Food Industry

FAMILY PICTURE

