

Proposed NU Business Name: **M/S. MIM TRADERS**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HABIBUR RAHMAN
Age	:	15-10-1984 (33 Years)
Education, till to date	:	H.s.c
Marital status	:	married
Children	:	01 Dagutar
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Chandipur P.o-Bagha, P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MEHEN NEKA BEGUM
(iii) Father's name	:	LATE. MD. AMIR MONDOL
(iv) GB member's info	:	Branch: Monigram, Centre # 25(Female) Member ID: 2424/4, Group No: 04 Member since: 15-10-2009 to 07-12-14 New 13-03-2017(05Years)
Further Information:		First loan: BDT – 10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 15,000, Outstanding loan: 14,010 Brother
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-866424
Brother's Contact No.	:	01960-811805
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MEHEN NEKA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S. MIM TRADERS
Location	:	Chandipur Bazar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 105,000/-
Financing	:	Self BDT 55,000/-(from existing business) 52% Required Investment BDT 50,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Atta, Vushimal & etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

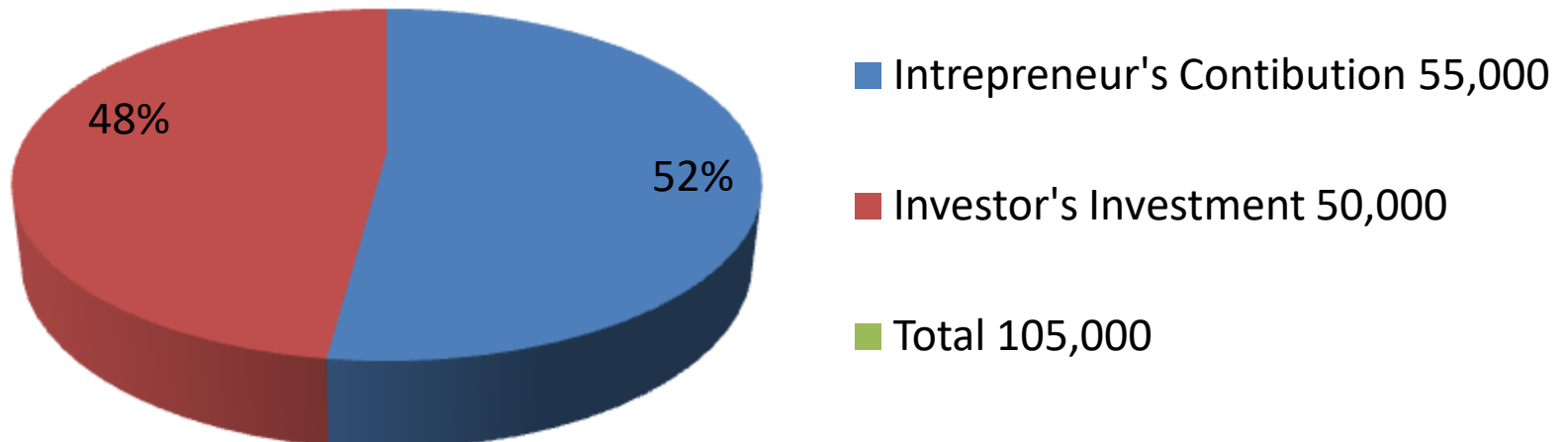
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice Atta,Vusimal &etc Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice Atta,Vusimal &etc Item	2,700	81,000	972,000
Total variable Expense (B)	2,700	81,000	972,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		150	1,800
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		150	1,800
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10x2,000)	20,000	20,000	40,000
Vusimal (10x900)	9,000	16,500	25,500
Atta (7x900)	6,300	13,500	19,800
Others	4,700		4,700
Security of Shop	15,000		15,000
Total	55,000	50,000	105,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Rice Atta,Vusimal &etc Item	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Rice Atta,Vusimal &etc Item	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution M. (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		150	1,800	1,900	2,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1,200	1,300	1,500
Guard		0	0		0
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		150	1,800	1,900	2,000
Total Fixed Cost		6,000	72,000	73,400	74,900
Net Profit (E) [C-D]		4,500	54,000	58,900	64,015
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	54,000	58,900	64,015
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		34,000	72,900
	Total Cash Inflow	104,000	92,900	136,915
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	34,000	72,900	116,915

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



Jackie Brown
Сашеки
Браун
Великий Браун

আজিজ ফাওয়ার মিল

মল্লিক ফাওয়ার মিলস

আজিজ ফাওয়ার মিলস

মল্লিক ফাওয়ার মিলস



Jackie Brown
Саша
Браун

সোনার সোনার-১ গোল্ড স্টার

মুজি খতি
সোনার সোনার
হলিড



Jackie Brown

SUNLESS
LESS IS BETTER
SUNLESS
SUNLESS

speed
SUNLESS





Jackie Brown
Джеки
Браун
Джеки Браун Торговля

