

## Proposed NU Business Name: **MIM VARIETIES STORE**



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

Name	:	<b>Md. Masud</b>
Age	:	01-10-1990(27 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Barra, P.O: Dhokkin Barra, P.S: Dohar , Dist: Dakha
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>Masuda Begum</b>
(iii) Father's name	:	<b>Lalmia Bepari</b>
(iv) GB member's info	:	Branch: Kosumhati Dohar, Centre # 47(Female), Member ID:6649/1 , Group No: 10 Member since: 21-04-2000- 2010(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Father
(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	:	08 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	0171069293
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MASUDA BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	Mim Varieties Store
Location	:	Bangla Bazar, Dohar,Dhaka
Total Investment in BDT	:	BDT 200000
Financing	:	Self BDT 150,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10ft= 250square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice,suger,cosmaties etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Joypara,Dohar,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

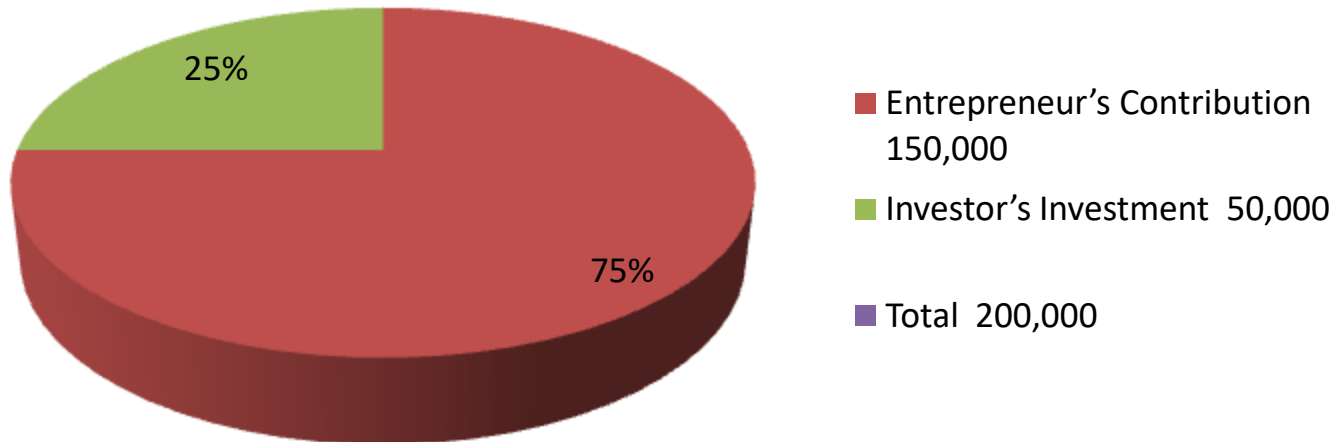
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,suger,oil,cosmaties,etc	3000	90000	1080000
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less. Variable Expense			
Rice,suger,oil,cosmaties,etc	2550	76500	918000
<b>Total variable Expense (B)</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
Less. Fixed Expense			
Rent		2000	24000
Mobile Bill		200	2400
Genaretor		500	6000
Electricity Bill		1000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Security Guard		1,00	1,200
<b>Total fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>
<b>Net Profit (E) [C-D)</b>		<b>4500</b>	<b>54000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmaties	00	00	50000	00	00	25,000	75,000
Rice	00	00	50,000	00	00	25,000	75,000
Others	00	00	50,000	0	0	0	50,000
Security							
<b>Total</b>			<b>150000</b>			<b>50000</b>	<b>200000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Raice,Suger,Cosmetis Etc	400	120000	140000	1512000	1587600
		0	0	0	0
<b>Total Sales (A)</b>	<b>400</b>	<b>120000</b>	<b>140000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less. Variable Expense</b>		0	0	0	0
Raice,Suger,Cosmetis	<b>3400</b>	102000	1224000	1285200	1349460
		0	0	0	0
<b>Total variable Expense (B)</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less. Fixed Expense</b>					
Rent		2000	24000	24000	25000
Mobile Bill		200	2400	2400	2500
Genaretor		500	6000	6000	6000
Electricity Bill		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2500
Security Guard		100	1,200	1200	1200
<b>Total fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>	<b>108000</b>	<b>109200</b>
<b>Net Profit (E) [C-D]</b>		<b>9000</b>	<b>108000</b>	<b>118800</b>	<b>128940</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	108000	118800	128940
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		80000	178800
	<b>Total Cash Inflow</b>	<b>158000</b>	<b>198800</b>	<b>307740</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>78000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80000</b>	<b>178800</b>	<b>287740</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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

Pictures



