

# MIA ENTERPRISE



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>SELIM MIA</b>
Age	:	14-10-1982 (32 Years)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Dokshinkhan P.O: Anowarbag P.S: Dokshinkhan 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	:	Mrs. <b>ASATON</b>
(iii) Father's name	:	Mr. <b>OLI MIA</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 14 (Female), Member ID: 1524, Group No: 02 Member since: (18 Years), First loan: 2,000 taka.
Further Information:		Existing loan:.2,50,000 Tk Outstanding: 2,45,250 Taka
(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
Education, till to date	:	Class Nine Pass

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	He has a building contracting business. Beside this he is a supplier of brick, sand & cement.
Business Experiences and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Entrepreneur Income (Contracting & supply)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-757610
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>MIA ENTERPRISE</b>
Address/ Location	:	
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit etc.</li><li>▪Average 10% gain on purchase.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongji, Dokshinkhan &amp; local market.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Asaton is a member of Grameen Bank since 18 years. At first she was took 2,000 taka loan from Grameen Bank. Asaton consecutively took loan from GB. Utilize loan in grocery shop. Finally, she is a successful member of Grameen Bank who is improve livelihood successive.

# Existing Business

BDT (TK)

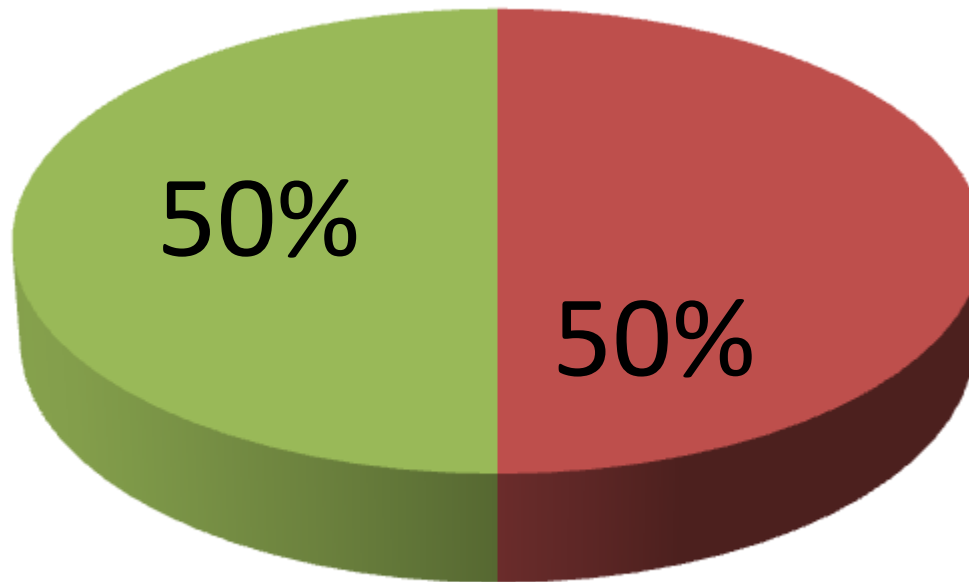
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	2,750	82,500	990,000
Oil, Salt, Spicy, Milk, Soft Drinks	1,650	49,500	594,000
<b>Total Sales (A)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	2,500	75,000	900,000
Oil, Salt, Spicy, Milk, Soft Drinks	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		500	6,000
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Rice, Pulse, Flour, Biscuit, Salt, Spicy, Soft Drinks	1,79,000	2,00,000	3,79,000
Fridge	21,000	-	21,000
<b>Total</b>	<b>2,00,000</b>	<b>2,00,000</b>	<b>4,00,000</b>

# Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	5,500	165,000	1,980,000	2,079,000	2,182,950
Oil, Salt, Spicy, Milk, Soft Drinks	3,300	99,000	1,188,000	1,247,400	1,309,770
<b>Total Sales (A)</b>	<b>8,800</b>	<b>264,000</b>	<b>3,168,000</b>	<b>3,326,400</b>	<b>3,492,720</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	5,000	150,000	1,800,000	1,890,000	1,984,500
Oil, Salt, Spicy, Milk, Soft Drinks	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	31,500	33,075
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,200	14,400	15,120	15,876
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Entertainment		600	7,200	7,560	7,938
Salary (Self)		5,000	60,000	63,000	66,150
Salary (Staff)		3,000	36,000	37,800	39,690
<b>Non Cash Item</b>					
Depreciation		350	4,200	4,200	4,200
<b>Total Fixed Cost</b>		<b>13,550</b>	<b>162,600</b>	<b>170,520</b>	<b>178,836</b>
<b>Net Profit (E) [C-D]</b>		<b>10,450</b>	<b>125,400</b>	<b>131,880</b>	<b>138,684</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	125,400	131,880	138,684
1.3	Depreciation (Non cash item)	4,200	4,200	4,200
1.4	Opening Balance of Cash Surplus		49,600	105,680
	<b>Total Cash Inflow</b>	<b>329,600</b>	<b>185,680</b>	<b>248,564</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>49,600</b>	<b>105,680</b>	<b>168,564</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# FAMILY PICTURE

