

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



Project identification and prepared by: Md Shahidul Islam  
Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD SAYED ISLAM</b>
Age	:	07-05-1987 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Sorerhat , P.O: Bengari , 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	:	<b>MST BELONA BEGUM</b>
(iii) Father's name	:	<b>MD SAMIRUL ISLAM</b>
(iv) GB member's info	:	Branch : Manigram , Centre : 36 (Female), Member ID: 2792/3, Group No: 03 Member since: 13-04-2004 to 23-04-12 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000 Outstanding loan: BDT Nil
(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	:	20 years experience in running business. 15 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01721-461519
Family's Contact No.	:	01737726299
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST BELONA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM STORE</b>
Location	:	Sorer Hat.
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/- (from existing business) 23% Required Investment BDT 50,000/- (as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 15 ft= 240 sq ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Groceries items.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪ The shop is in own place.</li><li>▪Collects goods from Bagha.</li><li>▪Agreed grace period is 3 months.</li></ul>

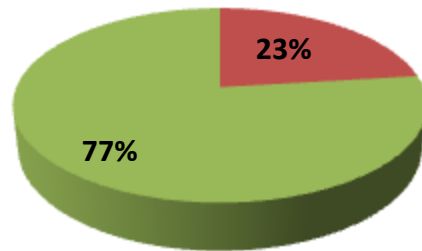
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Groceries items.	2700	81000	972000
<b>Total Sales (A)</b>	2700	81000	972000
<b>Less Variable Expense</b>			
Groceries items.	2295	68850	826200
<b>Total variable Expense (B)</b>	2,295	68850	826200
<b>Contribution Margin (CM) [C=(A-B)]</b>	405	12150	145800
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		60	720
Bank charge		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,360	76320
<b>Net Profit (E)= [C-D]</b>		5,790	69480

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soap	50	30	1,500	1	10,000	10,000	11,500
Vim bar	25	15	375	1	5000	5,000	5,375
Salt	12	12	144	1	5000	5,000	5,144
Puffed rice	10	26	260	1	5000	5,000	5,260
Biscuit	50	30	1,500	1	5000	5,000	6,500
Paste	12	40	480	0	0	0	480
Coil	6	40	240	0	0	0	240
Chips	20	10	200	0	0	0	200
Drinking water	1	300	300	0	0	0	300
Others	1	9000	9,000	1	10000	10,000	19,000
Soap			0	1	5000	5,000	5,000
Cosmetics	1	1000	1,000	1	5000	5,000	6,000
	0	0	0	0	0	0	0
<b>Total</b>	<b>188</b>	<b>0</b>	<b>15,000</b>	<b>8</b>	<b>0</b>	<b>50,000</b>	<b>65,000</b>

## Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 50,000
- Total 65,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Groceries items.	3800	114000	1368000	1436400	1508220
<b>Total Sales (A)</b>	3800	114000	1368000	1436400	1508220
<b>Less Variable Expense</b>					
Groceries items.	3230	96900	1162800	1220940	1281987
<b>Total variable Expense (B)</b>	3,230	96900	1162800	1220940	1281987
<b>Contribution Margin (CM) [C=(A-B)</b>	570	17100	205200	215460	226233
<b>Less Variable Expense</b>					
Electricity bill		500	6000	6500	7000
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		60	720	720	720
Bank charge		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		6,860	81,120	82,220	83320
<b>Net Profit (E)= [C-D]</b>		10240	122880	133,240	142913
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	122,880	133,240	142913
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		102,880	216120
	<b>Total Cash Inflow</b>	<b>172880</b>	<b>236120</b>	<b>359033</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>102,880</b>	<b>216120</b>	<b>339033</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 20 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

center fruit



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# FAMILY PICTURE

