Proposed NU Business Name: MIM ENTERPRISE



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

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD RANA ALI			
Age	:	02-04-1987 (29 Years)			
Education, till to date	:	Class 5			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	3 Brothers			
Address	:	Vill: Baju Bagha, P.O: Bagha, P.S: Bagha, Dist: Rajshahi.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOST. ROKEYA BEGUM MD ASAN ALI Branch: Monigram, Centre # 73 (Female), Member ID: 8602/1, Group No: 08 Member since: 13-04-2007 (10 Years) First loan: BDT 5000 Taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 24000, Outstanding loan: 19,009/- Father No No No			

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		None
Business Experiences and		05 years experience in running business. 04 Years in own business
Training Info	:	He has no training.
Other Own/Family Sources of Income		
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-970197
Family's Contact No.	:	-
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROKEYA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 2000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info					
Business Name	:	MIM ENTERPRISE			
Location	:	Bagha Bazaar, Rajshahi			
Total Investment in BDT	:	BDT 90,000			
Financing	:	Self BDT 40,000 (from existing business) 44%			
		Required Investment BDT 50,000 (as equity) 56%			
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.			
Proposed Salary	:	BDT 5,000 Taka.			
Size of shop	•	7 ft x 10 ft= 70 Square ft			
\Implementation	•	 The business is planned to be scaled up by investment in existing goods like; wood etc. Average 25 % gain on sale. The business is operating by entrepreneur. Existing no Employees. The place is rented. Collects goods from local area. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Wood	3,000	90,000	1,080,000			
Total Sales (A)	3,000	90,000	1,080,000			
Less. Variable Expense						
Medicine	2,250	67,500	810,000			
Total variable Expense (B)	2,250	67,500	810,000			
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000			
Less. Fixed Expense						
Mobile Bill		200	2,400			
Salary (self)		5,000	60,000			
Transportation		8,000	96,000			
Guard		100	1,200			
Total fixed Cost (D)		13,300	159,600			
Net Profit (E) [C-D)		9,200	110,400			

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty.	Qty. Unit Amount Propos		
			(BDT)		Price	(BDT)	Total
Wood	100	400	40,000	125	400	50,000	90,000
Total	100		40,000	125		50,000	90,000

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Medicine	4,000	120,000	1,440,000	1,512,000	1,587,600	
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600	
Less. Variable Expense						
Medicine	3,000	90,000	1,080,000	1,134,000	1,190,700	
Total variable Expense (B)	3,000	90,000	1,080,000	1,134,000	1,190,700	
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900	
Less. Fixed Expense						
Mobile Bill		300	3,600	4,000	4,500	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		10,000	120,000	125,000	130,000	
Guard		100	1,200	1,500	1,500	
Total Fixed Cost		15,400	184,800	190,500	196,000	
Net Profit (E) [C-D)		14,600	175,200	187,500	200,900	
Investment Payback			20,000	20,000	20,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
	Investment Infusion by			
1.1	Investor	50,000		
1.2	Net Profit	175,200	187,500	200,900
1.3	Depreciation (Non cash item)		-	-
	Opening Balance of Cash			
1.4	Surplus		155,200	322,700
	Total Cash Inflow	225,200	342,700	523,600
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	155,200	322,700	503,600

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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

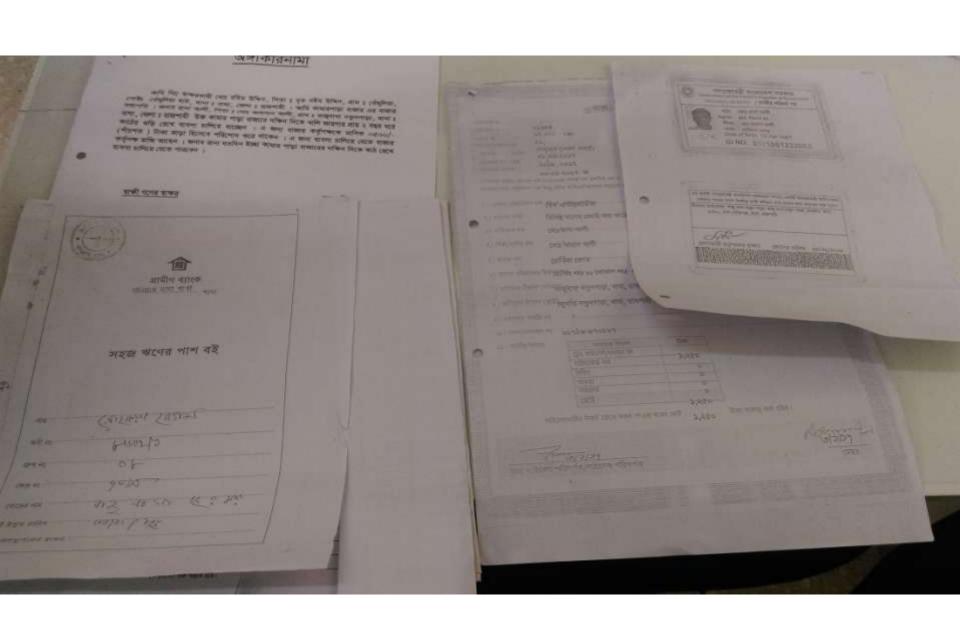
Pictures











FAMILY PICTURE

