Proposed NU Business Name: MIM STORE



Project identification and prepared by: MD. Shah Alom, Dupchachia Unit, Bogra

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. AMINUL ISLAM		
Age	:	07-05-1993 (23 Years)		
Education, till to date	:	Class v		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	2 Brothers 1 Sister		
Address	:	Vill: Dhap Sukhangari, P.O: Talora P.S: Kahalu, Dist: Bogra		
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 MST. AYNA BIBI MD. DELOYAR HOSSAIN Branch: Kahalu, Centre # 40(Female), Member ID: 3869; No:07 Member since: 1-04-2012 (04 Years) First loan: 10,000 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 25000, Outstanding loan: BDT 18400 Nil No No 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	:	5 years.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740495929
Mother's Contact No.	:	01747133371
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AYNA BIBI joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MIM STORE	
Location	:	Thana Bus Stand, Dupchachia, Bogra	
Total Investment in BDT	:	BDT 90000	
Financing	:	Self BDT 40,000(from existing business) 46% Required Investment BDT 50,000(as equity) 54%	
Present salary/drawings from business (estimates)	•	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	6ft x 10.ft= 60 square ft	
Security of the shop	:	7000	
Implementation	•	 The business is planned to be scaled up by investment in existing goods like Grocery Item. Average 12 % gain on sales The business is operating by entrepreneur. Existing no employee The shop is rent. Collects goods from Local Market. Agreed grace period is 3 months. 	

Existing Business				
Paticular		Daily	Monthly	Yearly
Revenue(Sales)				
Groceries item		3000	90000	1080000
Total Sales (A)		3000	90000	1080000
Less Variable Expense				
Groceries item		2640	79200	950400
Total variable Expense (B)		2,640	79200	950400
Contribution Margin (CM) [C=(A-B)		360	10800	129600
Less Variable Expense				
Rent			600	7200
Electricity bill			250	3000
Transportation			100	1200
Salary (self)			5000	60000
Entertainment			200	2400
Guard			100	1200
Mobile bill			300	3600
Total fixed cost (D)			6,550	78600
Net Profit (E)= [C-D]			4,250	51000

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Biscuit, coil, chips, 7 up, Powder drinks,	10,000	12000	22000		
Water, Cake chocolate, Chanachur,	9,000	10,000	19000		
Ciharete, Banana					
Shampoo, Wheel	8,000	15000	23000		
Tang, Match, Salain	13,000	13,000	26000		
	40,000	50,000	90000		

Source of Finance



Financial Projection (BDT)

Daily	Monthly	Year1	Year 2
4300	129000	1548000	1625400
4300	129000	1548000	1625400
3784	113520	1362240	1430352
3,784	113520	1362240	1430352
516	15480	185760	195048
	600	7,200	7,200
	350	4200	4400
	200	2400	2,600
	5000	60000	60000
	300	3600	3800
	200	2400	2600
	400	4800	5000
	7,050	84600	85,600
	8430	101160	109,448
		30,000	30,000
	4300 4300 3784 3,784	4300 129000 4300 129000 3784 113520 3,784 113520 516 15480 600 350 200 5000 300 400 7,050	4300 129000 1548000 4300 129000 1548000 3784 113520 1362240 3,784 113520 1362240 516 15480 185760 600 7,200 350 4200 200 2400 5000 60000 300 3600 200 2400 400 4800 7,050 84600 8430 101160

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	101,160	109,448
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		71,160
	Total Cash Inflow	151160	180608
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	71,160	150608

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 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

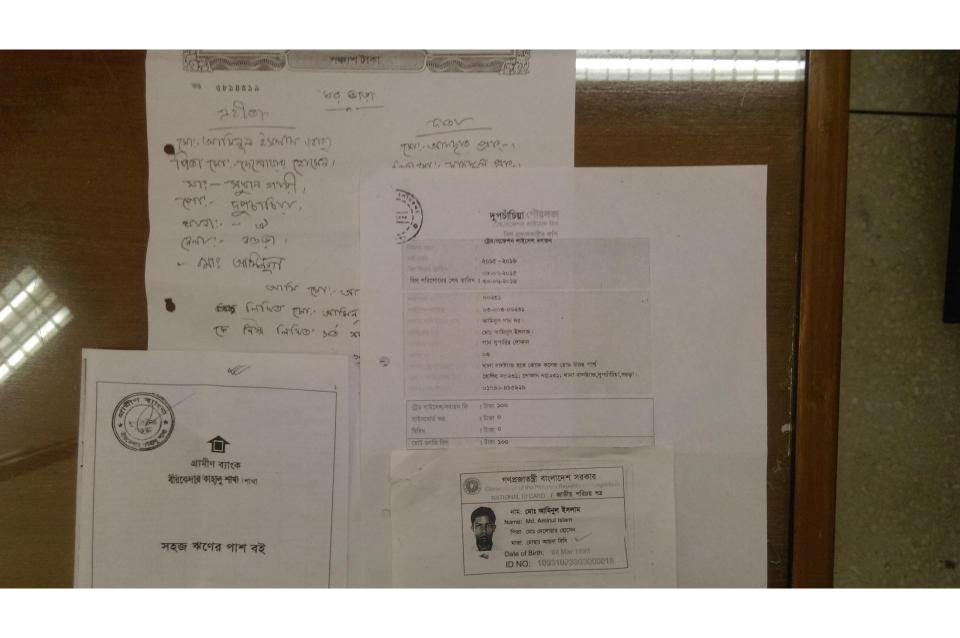
Pictures











FAMILY PICTURE

