

Proposed NU Business Name: **M/S MIA ENTERPRISE**



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Salim Mia
Age	:	14-05-1982 (35 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Dakshinkhan Chairmanpara ,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Asatun
(iii) Father's name	:	Ali Mia
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 14 (Female), Member ID: 1524 , Group No: 02 Member since: 14-06-1997(20 Years) First loan: BDT = 2,000 /-
Further Information:		Outstanding loan:= 240000/-
(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 & Skill Own Business and Training Info	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-757610
Family's Contact No.	:	01992-220984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asatun joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

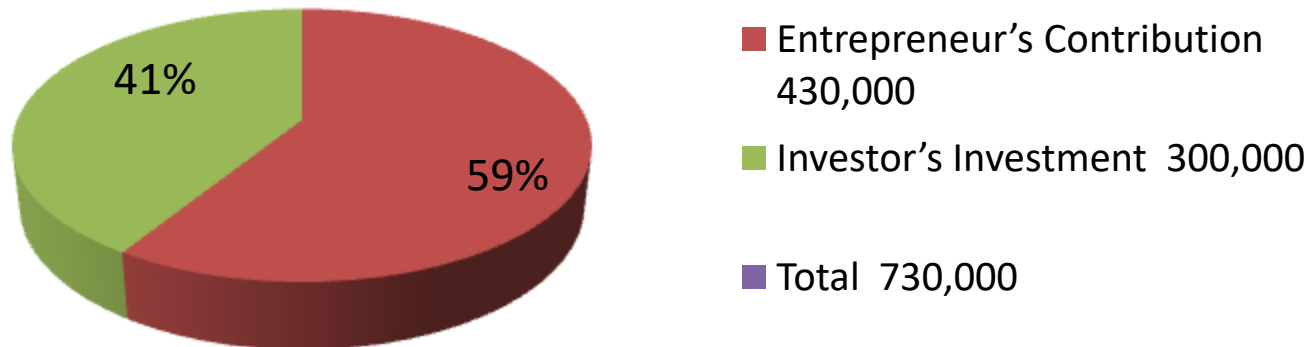
Business Name	:	M/S MIA ENTERPRISE
Location	:	Dakshinkhan Chairmanpara , Dhaka
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 430,000/- (from existing business) 59% Required Investment BDT 300,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12 ft x 12ft= 144 square ft
Security of the shop	:	BDT 35,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Dal,Ata,Moyda, Sugar,Soft Drink etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery	3,600	108,000	1,296,000
0	0	0	0
Total Sales (A)	3,600	108,000	1,296,000
Less. Variable Expense			
Grocery	2,880	86,400	1,036,800
Total variable Expense (B)	2,880	86,400	1,036,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		2000	24,000
Transportation		1,000	12,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		13,800	165,600
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	62	2850	176700	Rice	60	2850	171,000	347,700
Dal	150	100	15000	Dal	150	100	15,000	30,000
Ata	15	1000	15000	Ata	10	1000	10,000	25,000
Moyda	20	1100	22000	Moyda	10	1100	11,000	33,000
Oil	500	85	42500	Oil	250	85	21,250	63,750
Sugar	10	2800	28000	Sugar	0	0	0	28,000
Soft Drink	50	450	22500	Soft Drink	50	450	22,500	45,000
Ice-creem	180	45	8100	Ice-creem	200	45	9,000	17,100
Secuirity Advanced	0	0	35000	Cosmatics	120	100	12,000	47,000
Machenaries			44000				0	44,000
Others			21200	Others			28,250	49,450
Total			430000				300,000	730,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery	4,800	144,000	1,728,000	1,814,400	1,905,120
	0	0	0	0	0
Total Sales (A)	4,800	144,000	1,728,000	1,814,400	1,905,120
Less. Variable Expense					
Grocery	3,840	115,200	1,382,400	1,451,520	1,524,096
Total variable Expense (B)	3,840	115,200	1,382,400	1,451,520	1,524,096
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		2100	25,200	26,460	27,783
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		733	8,800	8,800	8,800
Total Fixed Cost		14,893	178,720	181,516	184,452
Net Profit (E) [C-D]		13,907	166,880	181,364	196,572
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	166,880	181,364	196,572
1.3	Depreciation (Non cash item)	8,800	8,800	8,800
1.4	Opening Balance of Cash Surplus		55,680	125,844
	Total Cash Inflow	475,680	245,844	331,216
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	55,680	125,844	211,216

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business : 10 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

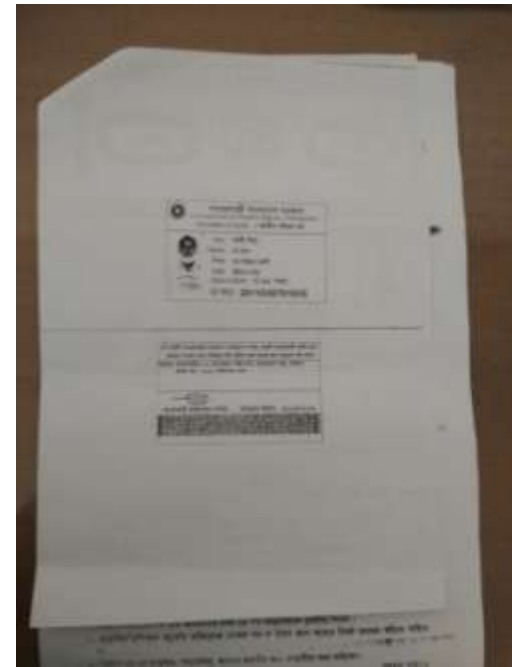

















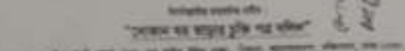





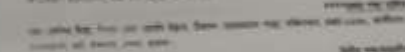





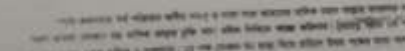





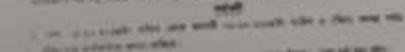





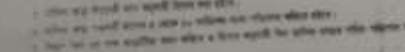





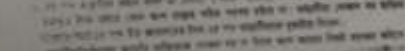





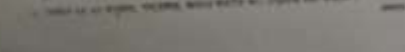













































































































































































প্রাথমিক বিদ্যালয়

শাখা

সহজ স্বপ্নের পাশ বই

নাম

আমলগুণ

খলী নং

১০২৪

গ্রুপ নং

০২

কেন্দ্র নং

১৪/১১

কেন্দ্রের নাম

দক্ষিণা

বই ইস্যুর তারিখ

২০/১১/১০

শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

