

Proposed NU Business Name: **MIMI STORE**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOHI UDDIN
Age	:	02-10-1999 (33 Years)
Education, till to date	:	Class 10
Marital status	:	married
Children	:	03 Sons
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill: West Silonia ; P.O: Kalidaho ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MASUDA AKTER
(iii) Father's name	:	ABDUR RAZZAK
(iv) GB member's info	:	Branch: Kalidaho, Centre # 54 (Female), Member ID: 1553, Group No: 06 Member since: 1998 to Continue (15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: 13,371
(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 and Training Info	:	15 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01996-948476
Family's Contact No.	:	01812-449093
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA AKTER joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MIMI STORE
Location	:	Lalpol, Feni
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft = 240 square ft
Security	:	15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Cold Drink, Cosmetics etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

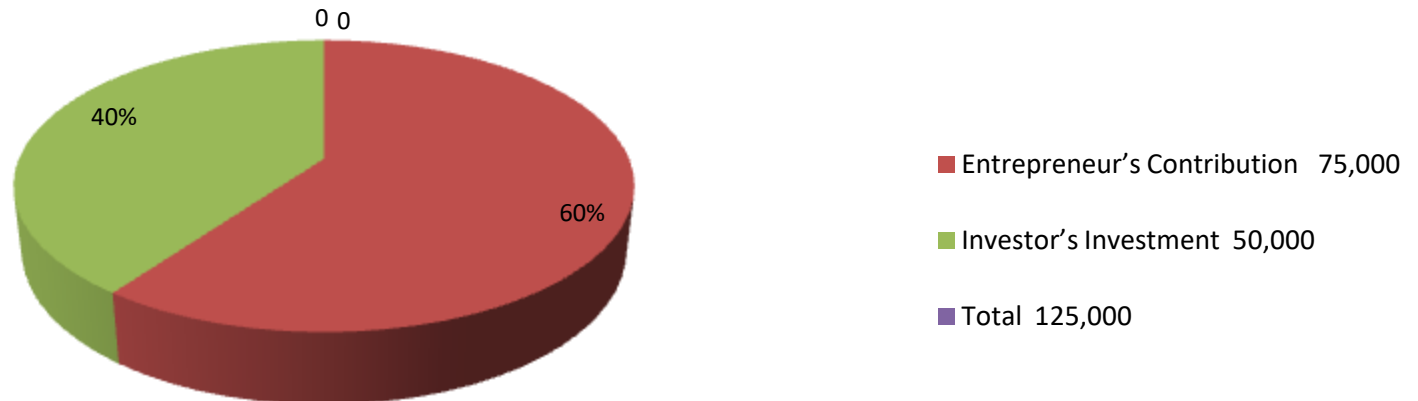
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuit, Cold Drink, Cosmetics etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Biscuit, Cold Drink, Cosmetics etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less Variable Expense			
Rent		1,500	18,000
Electric Bill		1,000	12,000
Transportation		800	9,600
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
Entertainment		500	6,000
Guard		100	1,200
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		17,500	210,000
Net Profit (E)= [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	10	500	5,000	20	500	10000	15,000
Wheat, Flour	10	3000	30,000	10	3000	30,000	60,000
Oil	100	80	8,000	100	80	8,000	16,400
Potato	2	1800	3,600	0	0	0	3,600
Onion,	1	10000	10,000	0	0	0	10,000
Others	1	3400	3,400	1	2000	2000	5,400
Security	1	15000	15,000	0	0	0	15,000
Total	125	33780	75,000	131	5580	50,000	125,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuit, Cold Drink, Cosmetics etc.	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Biscuit, Cold Drink, Cosmetics etc.	4,000	120,000	1440000	1512000	1587600
Total variable Expense (B)	4,000	120,000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000	378000	396900
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electric Bill		1,200	14,400	15,000	15,500
Transportation		1,000	12,000	12,500	13,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		18,000	212,400	217,300	218,600
Net Profit (E)= [C-D]		12,000	147,600	160,700	178,300
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	147,600	160,700	178,300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127,600	268,300
	Total Cash Inflow	197,600	288,300	446,600
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	127,600	268,300	426,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dhormopur, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









শ্রী

আইসক্রিম
চোড়া পানি
বাজির নাড়া
আউড়া খাওয়া

133



স্বাস্থ্য

শ্রীর

অফিস প্রকার
আইসক্রিম
গোড়া পানীয়
হাতের নাশতা
পাওয়া যায়।
১০০-মার্শাল



FAMILY PICTURE

