

Proposed NU Business Name: **MIM STORE**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSTAFIJUR RAHMAN
Age	:	10-12-1986 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 3 Sisters
Address	:	Vill: Subornopara, P.O: Dhokrakul, P.S: Puthiya, 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	:	MST. JORINA BEGUM
(iii) Father's name	:	MD. KHETAB UDDIN MONDAL
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 20(Female), Member ID: 6078/2, Group No: 06 Member since: 29-12-2010 (06Years) First loan: BDT -10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 17823
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713766167
Mother's Contact No.	:	01711415375
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JORINA BEGUM joined Grameen Bank since 06 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIM STORE
Location	:	-
Total Investment in BDT	:	BDT 285,000/-
Financing	:	Self BDT 205,000/-(from existing business) 72% Required Investment BDT 80,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	19 ft x 16 ft= 304 square ft
Security of the shop	:	BDT 220,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories . ▪Average 18% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented. ▪Agreed grace period is 3 months.

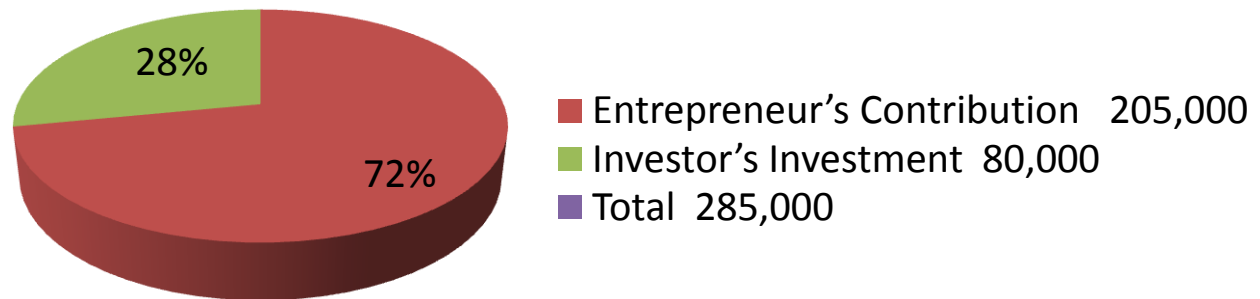
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile & mobile accessories	3100	93000	1116000
Flexiload	81	2430	29160
Total Sales (A)	3181	95430	1145160
Less Variable Expense			
Mobile & mobile accessories	2635	79050	948600
Total variable Expense (B)	2,635	79050	948600
Contribution Margin (CM) [C=(A-B)]	546	16380	196560
Less Variable Expense			
Electricity bill		800	9600
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		8,300	99600
Net Profit (E)= [C-D]		8,080	96960

Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Mobile phone	42,000	25000	67000
Charger	5,100	10,000	15100
Battery	12,300	10000	22300
Rice	124,600	35,000	159600
Accessories	5,000		5000
Mobile sim	16,000		16000
	205,000	80,000	285000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile & mobile accessories	6000	180000	2160000	2268000
Flexiload	81	2430	29160	30618
Total Sales (A)	6081	182430	2189160	2298618
Less Variable Expense				
Mobile & mobile accessories	5100	153000	1836000	1927800
Total variable Expense (B)	5,100	153000	1836000	1927800
Contribution Margin (CM) [C=(A-B)	981	29430	353160	370818
Less Variable Expense				
Electricity bill		1000	12000	12400
Transportation		2,500	30000	31,000
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		300	3600	3600
Mobile bill		400	4800	5000
Total fixed cost (D)		13,200	158400	160,000
Net Profit (E)= [C-D]		16230	194760	210,818
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	194,760	210,818
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		146,760
	Total Cash Inflow	274760	357578
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	146,760	309578

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



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FAMILY PICTURE

