

## Proposed NU Business Name: **MIHIM ALUMINIUM STORE**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. FOZEL ALI</b>
Age	:	01-03-1988(28 Years )
Education, till to date	:	Class -5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Jogopara , P.O: Pochamaria, P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. FOZILA BIBI</b>
(iii) Father's name	:	<b>MD. MUBARAK ALI</b>
(iv) GB member's info	:	Branch: Shilmaria ,Puthia ,Centre # 12(Female) Member ID: 5127, Group No: 09 Member since: 2000(16Years) First loan: BDT -4,000
Further Information:		Existing Loan: BDT 90,000, Outstanding loan: 35,950
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-813069
Father's Contact No.	:	01765-925175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FOZILA BIBI** joined Grameen Bank since 16 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIHIM ALUMINIUM STORE</b>
Location	:	Mollapara Bajar, Puthia, Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; furniture Item.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is self .</li><li>▪Agreed grace period is 3 months.</li></ul>

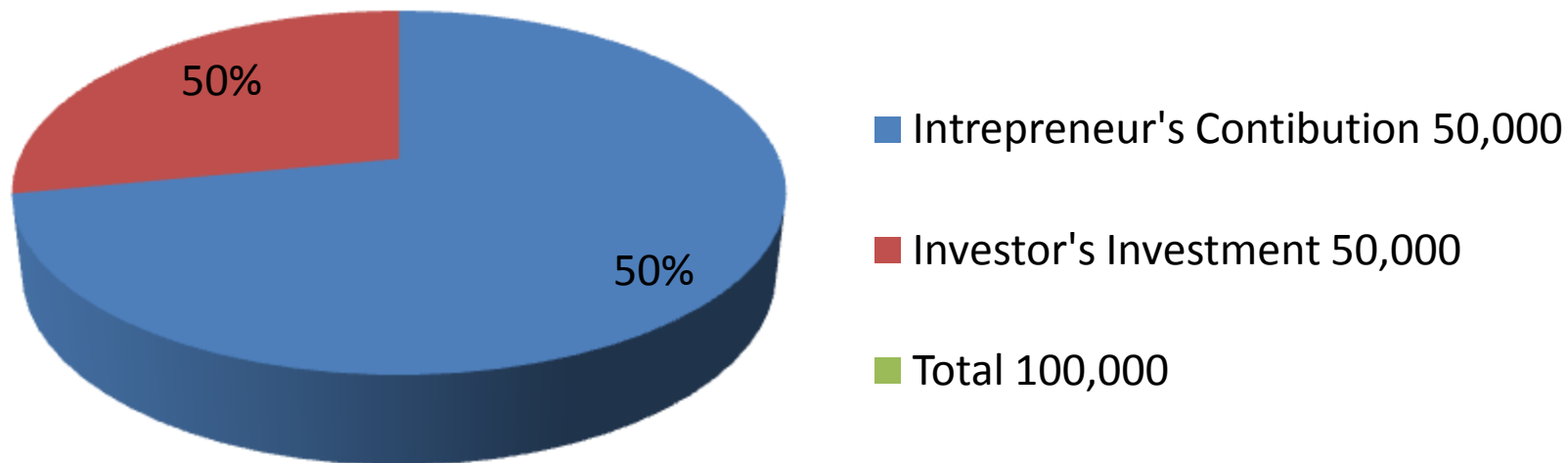
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture Item	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Furniture Item	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		50	600
Bank Charge		100	1,200
Mobile		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,150</b>	<b>73,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,850</b>	<b>70,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair (24x400)	9,600	0	9,600
Furniture	10,000	30,000	40,000
RFL Item	30,000	20,000	50,000
Others	400	0	400
<b>Total</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Furniture Item	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Furniture Item	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,780	3,969
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Guard		50	600	600	600
Bank Charge		100	1,200	1,200	1,200
Mobile		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>6,550</b>	<b>78,600</b>	<b>79,320</b>	<b>80,076</b>
<b>Net Profit (E) [C-D]</b>		<b>8,450</b>	<b>101,400</b>	<b>109,680</b>	<b>118,374</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	101,400	109,680	118,374
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		81,400	89,680
	<b>Total Cash Inflow</b>	<b>151,400</b>	<b>191,080</b>	<b>208,054</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,400</b>	<b>171,080</b>	<b>188,054</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





Design Jug  
Tulip Jug  
MAK  
K











