

## Proposed NU Business Name: **MIM ENTERPRISE**



Project identification and prepared by: MD. Hafizur Rahman  
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD. MANIK TALUKDER</b>
Age	:	1-04-1981 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Kamanna, P.O: Balla Bazar, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. HENA AKTER</b>
(iii) Father's name	:	<b>MD. KABEL UDDIN TALUKDER</b>
(iv) GB member's info	:	Branch: Balla kalihati, Centre # 34(Female), Member ID: 2878, Group No: 04 Member since: 01-05-1998 (17Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 20,000 Outstanding loan: BDT 20,000
(v) Who pays GB loan installment	:	Brother
(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	:	7 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-929228
Mother's Contact No.	:	01789-638553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST. HENA AKTER joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM ENTERPRISE</b>
Location	:	Kagujipara Bazar, Balla Road, Kalihati Tangail.
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 3,30,000/- (from existing business) 62% Required Investment BDT 2,00,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.</li><li>▪Average 15% gain on retail and 5% gain on whole sale.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

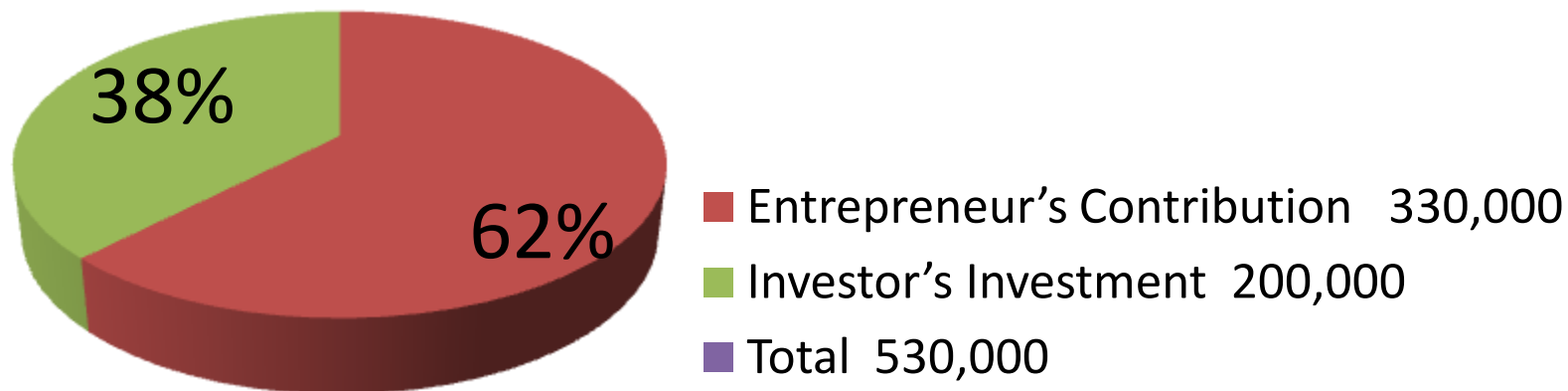
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Whole sale	10,000	300,000	3,600,000
Retail	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>16,000</b>	<b>480,000</b>	<b>5,760,000</b>
<b>Less. Variable Expense</b>			
Whole sale	9,500	285,000	3,420,000
Retail	5,100	153,000	1,836,000
<b>Total variable Expense (B)</b>	<b>14,600</b>	<b>438,000</b>	<b>5,256,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>			
Rent		10,000	120,000
Electricity Bill		2,000	24,000
Salary (staff)		13,000	156,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>32,800</b>	<b>393,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>110,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (60 bag x 1400)	84,000	70,000	154,000
Flour (3 bag x 1000)	3,000	3,000	6,000
Sugar (7 x 1700)	11,900	-	11,900
Pulse (3 x 5000)	15,000	34,000	49,000
Soyabin oil (3drum x 15000)	45,000	45,000	90,000
Soft drinks (20 x 500)	10,000	-	10,000
Cable, Energy bulb, Cocunut oil	60,000	24,000	84,000
Color, Spice, Noodle, Bucket, Chair etc	71,100	24,000	95,100
Fridge (2)	30,000	-	30,000
<b>Total</b>	<b>330,000</b>	<b>200,000</b>	<b>530,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Whole sale	15,000	450,000	5,400,000	5,670,000	5,953,500
Retail	7,200	216,000	2,592,000	2,721,600	2,857,680
<b>Total Sales (A)</b>	<b>22,200</b>	<b>666,000</b>	<b>7,992,000</b>	<b>8,391,600</b>	<b>8,811,180</b>
<b>Less. Variable Expense</b>					
Whole sale	14,250	427,500	5,130,000	5,386,500	5,655,825
Retail	6,120	183,600	2,203,200	2,313,360	2,429,028
<b>Total variable Expense (B)</b>	<b>20,370</b>	<b>611,100</b>	<b>7,333,200</b>	<b>7,699,860</b>	<b>8,084,853</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,830</b>	<b>54,900</b>	<b>658,800</b>	<b>691,740</b>	<b>726,327</b>
<b>Less. Fixed Expense</b>					
Rent		10,000	120,000	120,000	120,000
Electricity Bill		2,000	24,000	25,000	26,000
Salary (staff)		16,000	192,000	192,000	192,000
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	38,000	40,000
Entertainment		300	3,600	4,000	4,500
<b>Non Cash Item</b>					
Depreciation		500	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>37,400</b>	<b>448,800</b>	<b>453,000</b>	<b>457,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,500</b>	<b>210,000</b>	<b>238,740</b>	<b>269,327</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	210,000	238,740	269,327
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		136,000	300,740
	<b>Total Cash Inflow</b>	<b>416,000</b>	<b>380,740</b>	<b>576,067</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>136,000</b>	<b>300,740</b>	<b>496,067</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 07 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

নির্দেশনা অনুযায়ী

# মাম এন্টারপ্রাইজ

প্রোঃ মোঃ মালিক তালুকদার

এখানে দ্রুত ইলেকট্রিক সামগ্রী এবং গ্যাস ও গ্যাসের চুলা বিক্রয় করা হয়।



কাগজীপাড়া বাজার, বন্যা রোড, কালিহাতি, টাঙ্গাইল। নোবাঃ ০১৭৫৪-২৬৬৫৪৪, ০১৭৭৮-৯২০১১



বাংলাদেশ  
ফেডারেশন  
কমিটি







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এখানে  
ফ্রিজিলোভ  
করুন  
ফ্রিজিলোভ  
করুন

স্বাস্থ্যকর্মী পরিচয়পত্র

নাম: ডাঃ সালিম হুসেইন

পদবী: ডাঃ

স্বাক্ষর: ডাঃ সালিম হুসেইন

ফোন: ১৩১৬৭১২৪২৬২২২

স্বাস্থ্যকর্মী পরিচয়পত্র

নাম: ডাঃ সালিম হুসেইন

পদবী: ডাঃ

স্বাক্ষর: ডাঃ সালিম হুসেইন

ফোন: ১৩১৬৭১২৪২৬২২২

স্ব. নি. কর্ম-৭  
১৯৯২ (১)

ট্রেড লাইসেন্স  
১ম বর্ষ ইন্ডিয়ান পাব্লিশার্স  
ইশতেদাদ : কলিকাতা, জেলা : উত্তরবঙ্গ।

বুক নং ০১      লাইসেন্স নং ২৬

স্বাক্ষর প্রদানের নাম : মাদ্রাস ওর্গানাইজার্স  
স্বাক্ষরকারীর নাম : মোঃ মানিক তালুকদার  
নিয়ন্ত্রকের নাম : মোঃ কবীর উদ্দিন তালুকদার  
উপস্থিত : কামারগা মৌজা, কাছাড়িয়া, কলিকাতা

ক্রমিক নং : ১৯০০৫      তারিখ : ৩১/০৩/২০১৩  
ক্রমিক নং : ১৯০০৫      তারিখ : ৩১/০৩/২০১৩  
স্বাক্ষর : মাদ্রাসা মাদ্রাসী  
তারিখ : ৩১/০৩/১৩

ডাঃ সালিম হুসেইন  
স্বাক্ষর

# FAMILY PICTURE

