

Proposed NU Business Name: **MIZANUR PAN BOR**



Project identification and prepared by: MD. ROKON UDDIN,
Mohanpur Unit, Rajshahi

Project verified by: Md.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. MIZANUR RAHMAN (MINU) |
| Age | : | 01-09-1998 (19 Years) |
| Education, till to date | : | B.S.C Honurs Running |
| Marital status | : | Unmarried |
| Children | : | Null |
| No. of siblings: | : | 02 Brother And 01 Sisters |
| Address | : | Vill: Rokhitpara , P.O: Hatkhujipur , P.S: Bagmara , 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 | : | MST. MONOARA BIBI |
| (iii) Father's name | : | MD. SAMSUL HOQE |
| (iv) GB member's info | : | Branch: Achpara, Bagmara Centre 91 (Female), Member ID: 9598, Group No: 03 Member since: 2000-2006 and 2011-2015 (10Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: BDT 15,000 Outstanding loan: Paid/ |
| (v) Who pays GB loan installment | : | No |
| (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 | : | Six years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | Nil |
| Entrepreneur Contact No. | : | 01767-576204 |
| Mother's Contact No. | : | 01736-581870 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOARA BIBI joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MIZANUR PAN BOR |
| Location | : | Rokhitpara, Bagmara, Rajshahi |
| Total Investment in BDT | : | BDT 1,10,000/- |
| Financing | : | Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 Shotangso |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Pan Item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Mohanpur.▪Agreed grace period is 3 months. |

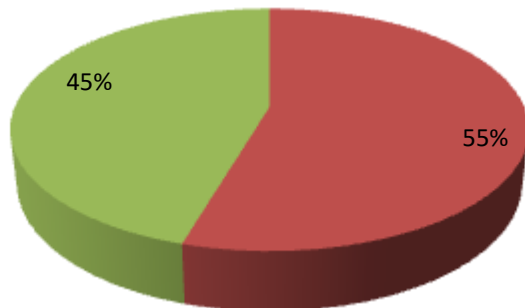
Existing Business

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|-----------------|
| Revenue (sales) | | | |
| Pan Item | 500 | 15,000 | 1,80,000 |
| Total Sales (A) | 500 | 15,000 | 1,80,000 |
| Less. Variable Expense | | | |
| Pan Item | 0 | 0 | 0 |
| Total variable Expense (B) | 0 | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | 500 | 15,000 | 1,80,000 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 700 | 8,400 |
| Kitnashok | | 3,000 | 36,000 |
| Total fixed Cost (D) | | 9,000 | 1,08,000 |
| Net Profit (E) [C-D] | | 6,000 | 72,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------------|-------------|------------|---------------|-------------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Pan Gas | 3000 | 20 | 60,000 | 1000 | 20 | 20,000 | 80,000 |
| Pan Boroj Repeating | | | | - | - | 30,000 | 30,000 |
| | | | | | | | |
| | | | | | | | |
| Total | 3000 | | 60,000 | 1000 | | 50,000 | 1,10,000 |

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
| Revenue (sales) | | | | | |
| Pan Item | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Total Sales (A) | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Less. Variable Expense | | | | | |
| Pan Item | 0 | 0 | 0 | 0 | 0 |
| Total variable Expense (B) | 0 | 0 | 0 | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 400 | 4,800 | 5,000 | 5,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 1000 | 12,000 | 13,000 | 15,000 |
| Kitnashok | | 3,500 | 42,000 | 45,000 | 50,000 |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 10,000 | 1,20,000 | 1,24,200 | 1,31,200 |
| Net Profit (E) [C-D] | | 11,000 | 1,32,000 | 1,42,400 | 1,46,630 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 1,32,000 | 1,42,400 | 1,46,630 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 1,12,000 | 2,34,400 |
| | Total Cash Inflow | 1,82,000 | 2,54,400 | 3,81,030 |
| 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 | 20000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |
| 3 | Net Cash Surplus | 1,12,000 | 2,34,400 | 3,61,030 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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



নেত্র আউটপাড়া ইভানরন সায়বদ

ডাকঘরঃ হাট খুজিপুর, উপজেলা- বাগমারা, জেলা- রাজশাহী।

লাইসেন্স

ক্রমিক নং- 352

লাইসেন্স নম্বর : ৩৪২/২০০৭

অর্থ বৎসর : ২০২৭-২০২৮

তারিখ : ০৬/০২/১৭

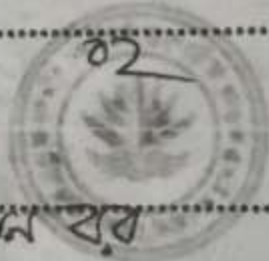
লাইসেন্স ধারীর নাম : মোঃ মিহানুর রহমান (মিহানুর)

পিতা/স্বামীর নাম : মোঃ আমানুল হক

মাতার নাম : মোঃ মোয়াজ্জাবা বিবি

গ্রাম : বাস্তিগ্রামদায়ে ওয়ার্ড নং : ০২ ডাকঘর : হাটখুজিপুর

উপজেলা : বাগমারা, জেলা : রাজশাহী।



প্রতিষ্ঠানের নাম : মিহানুর সলন বর

পেশার ধরণ : দায় চাষ ও বিক্রয়

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩৫০০ (তিন হাজার = ৫৪০০)

কেধায় : তিন মাস হাট চাষ করা হবে) বাণ্ড হয়ে তার

ব্যবসা/বৃষ্টি/পেশা : রস ও রসিকার চালিয়ে যাবার জন্য এই লাইসেন্স

প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০/০৬/২০২৮ পর্যন্ত।

সচিবের স্বাক্ষর ✓

(Signature)
সচিব

(Signature)
চেয়ারম্যান স্বাক্ষর











FAMILY PICTURE

