

## Proposed NU Business Name: MIZAN STORE



Project identification and prepared by: : MD.SOHEL MIA  
Rajshahi Unit, Rajshahi

Project verified by: MD.SOHEL MIA



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

Name	:	<b>MD:MIZANUR RAHAMAN.</b>
Age	:	10-05-1987 (30 years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son.
No. of siblings:	:	2 Brothers, 1 sister.
Address	:	Vill: Sarangpor, P/O: Hatgodagari, P.S: Poba, 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	:	<b>MST. JULEKHA BEGUM.</b>
(iii) Father's name	:	<b>MD.FOSI UDDIN AHMED.</b>
(iv) GB member's info	:	Branch : Parila Poba, Centre #91 (Female), Member ID: 9711/1, Group No: 3 Member since: 2010 to 9/8/2017 till than (07 years ) First loan: BDT 20000/=
Further Information:		Existing Loan: BDT 30,000/=, Outstanding loan: No
(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..	:	

## ***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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01727213817
Mother's Contact No.	:	01727213822
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JULEKHA BEGUM.** joined Grameen Bank since 07 years ago. At first she took 20.000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIJAN STORE</b>
Location	:	Sarangpor, pava,Rajshahi.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity)71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10*10=100.
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,Grocery product .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sales	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Product cost	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2000	10000			30000	50000
Wheat	2	800	1600				1600
Cosmatic			10000				10000
Crocaris			5000				5000
Spice			5000				5000
Others			18400				18400
Oil						20000	20000
<b>Total</b>			<b>50000</b>			<b>50000</b>	<b>100000</b>

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- **Total 100,000**

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Sales	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Less. Variable Expense</b>					
Product cost	2,975	89,250	1,071,000	1,124,550	1,180,778
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>	<b>1,124,550</b>	<b>1,180,778</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>198,450</b>	<b>208,373</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>	<b>75,600</b>	<b>75,600</b>
<b>Net Profit (E) [C-D)</b>		<b>9,450</b>	<b>113,400</b>	<b>122,850</b>	<b>132,773</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)

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

SI #	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	<b>113,400</b>	<b>122,850</b>	<b>132,773</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		93,400	196,250
	<b>Total Cash Inflow</b>	<b>163,400</b>	<b>216,250</b>	<b>329,023</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>93,400</b>	<b>196,250</b>	<b>309,023</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
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.Sarangpor,Hat godagari.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest













# FAMILY PICTURE

