

## Proposed NU Business Name: **MIZAN STORE**



Project identification and prepared by: MD. Kahirul Islam,  
Bogra Sadar Unit, Bogra

Project verified by: MD. Majharul Islam



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. MIZANUR RAHMAN</b>   |
| Age  | : | 15-08-1990 (26 Years)   |
| Education, till to date                          | : | SSC   |
| Marital status                                   | : | Married   |
| Children   | : | 1 Son 1 Daughter  |
| No. of siblings:                                 | : | 2 Brother,1 Sister  |
| Address  | : | Vill: Gondgram, P.O: Bogra, P.S: Bogura Sadar, Dist: Bogra  |
| 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. MAJEDA BEGUM</b>  |
| (iii) Father's name                              | : | <b>MD. AHADUL ISLAM</b>   |
| (iv) GB member's info                            | : | Branch: Sultangonj, Centre # 57(Female),<br>Member ID: 4554; No:03<br>Member since: 05-05-1988 (25Years)<br>First loan: -2000 taka. |
| Further Information:                             |   | Existing Loan: BDT 15000, Outstanding loan: BDT nil   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01917250534   |
| Mother's Contact No.  | : | 01773863262   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.         |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MAJEDA BEGUM** joined Grameen Bank since 25 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>MIZAN STORE</b>  |
| Location  | : | Bonani bazar, Bugra   |
| Total Investment in BDT                           | : | BDT 1,05,000/-  |
| Financing   | : | Self BDT 55,000/--(from existing business) 52%<br>Required Investment BDT 50,000/--(as equity) 48%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 21 ft x 8 ft= 168 square ft   |
| Security of the shop                              | : | BDT 429,000/-   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪After getting equity fund 1 employee will be appointed</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bogra.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

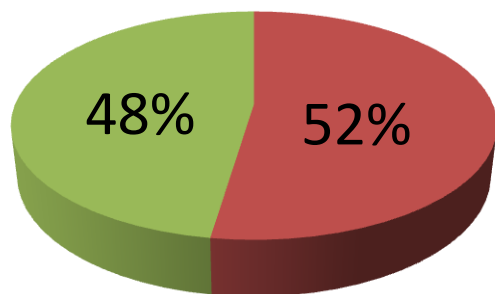
## Existing Business (BDT)

| Particular                                | Daily        | Monthly        | Yearly           |
|---|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |              |                |                  |
| Grocery Item                              | 3,000        | 90,000         | 1,080,000        |
| Betlel leaf, etc                          | 350          | 10,500         | 126,000          |
| <b>Total Sales (A)</b>                    | <b>3,350</b> | <b>100,500</b> | <b>1,206,000</b> |
| <b>Less. Variable Expense</b>             |              |                |                  |
| Grocery Item                              | 2,550        | 76,500         | 918,000          |
| Betlel leaf, etc                          | 175          | 5,250          | 63,000           |
| <b>Total variable Expense (B)</b>         | <b>2,725</b> | <b>81,750</b>  | <b>981,000</b>   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>625</b>   | <b>18,750</b>  | <b>225,000</b>   |
| <b>Less. Fixed Expense</b>                |              |                |                  |
| Rent                                      |              | 6,500          | 78,000           |
| Electricity Bill                          |              | 200            | 2,400            |
| Mobile Bill                               |              | 600            | 7,200            |
| Salary (self)                             |              | 5,000          | 60,000           |
| Transportation                            |              | 300            | 3,600            |
| Entertainment                             |              | 500            | 6,000            |
| Guard                                     |              | 300            | 3,600            |
| <b>Total fixed Cost (D)</b>               |              | <b>13,400</b>  | <b>160,800</b>   |
| <b>Net Profit (E) [C-D]</b>               |              | <b>5,350</b>   | <b>64,200</b>    |

## Investment Breakdown

| Existing              |            |            |               | Proposed   |            |               |                |
|-----------------------|------------|------------|---------------|------------|------------|---------------|----------------|
| Particulars           | Qty.       | Unit Price | Amount (BDT)  | Qty        | Unit Price | Amount (BDT)  | Proposed Total |
| Rice                  | 5          | 1600       | 8,000         | 10         | 1600       | 16,000        | 24,000         |
| Pulse                 | 1          | 4300       | 4,300         | 1          | 6500       | 6,500         | 10,800         |
| Sugar                 | 1          | 3400       | 3,400         | 2          | 3400       | 6,800         | 10,200         |
| Washing Powder        | 100        | 50         | 5,000         | 100        | 50         | 5,000         | 10,000         |
| Oil                   | 40         | 100        | 4,000         | 40         | 100        | 4,000         | 8,000          |
| Chips, Milk           | 200        | 50         | 10,000        | 100        | 50         | 5,000         | 15,000         |
| Betel leaf, Betel Nut | 100        | 100        | 10,000        | 100        | 50         | 5,000         | 15,000         |
| Others                | 103        | 100        | 10,300        | 17         | 100        | 1,700         | 12,000         |
| <b>Total</b>          | <b>550</b> |            | <b>55,000</b> | <b>370</b> |            | <b>50,000</b> | <b>105,000</b> |

## Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 50,000
- Total 105,000

## Financial Projection (BDT)

| Particular                                | Daily        | Monthly        | 1st Year         | 1.5 Year       |
|---|--------------|----------------|------------------|----------------|
| <b>Revenue (sales)</b>                    |              |                |                  |                |
| Grocery Item                              | 4,500        | 135,000        | 1,620,000        | 810,000        |
| Betlel leaf, etc                          | 400          | 12,000         | 144,000          | 72,000         |
| <b>Total Sales (A)</b>                    | <b>4,900</b> | <b>147,000</b> | <b>1,764,000</b> | <b>882,000</b> |
| <b>Less. Variable Expense</b>             |              |                |                  |                |
| Grocery Item                              | 3,825        | 114,750        | 1,377,000        | 688,500        |
| Betlel leaf, etc                          | 200          | 6,000          | 72,000           | 36,000         |
| <b>Total variable Expense (B)</b>         | <b>4,025</b> | <b>120,750</b> | <b>1,449,000</b> | <b>724,500</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>875</b>   | <b>26,250</b>  | <b>315,000</b>   | <b>157,500</b> |
| <b>Less. Fixed Expense</b>                |              |                |                  |                |
| Rent                                      |              | 6,500          | 78,000           | 39,000         |
| Electricity Bill                          |              | 200            | 2,400            | 1,200          |
| Mobile Bill                               |              | 700            | 8,400            | 4,300          |
| Salary (self)                             |              | 5,000          | 60,000           | 30,000         |
| Transportation                            |              | 500            | 6,000            | 3,200          |
| Entertainment                             |              | 500            | 6,000            | 3,000          |
| Guard                                     |              | 300            | 3,600            | 1,800          |
| Salary (staff)                            |              | 3,000          | 36,000           | 18,000         |
| <b>Total Fixed Cost</b>                   |              | <b>16,700</b>  | <b>200,400</b>   | <b>100,500</b> |
| <b>Net Profit (E) [C-D]</b>               |              | <b>9,550</b>   | <b>114,600</b>   | <b>57,000</b>  |
| <b>Investment Payback</b>                 |              |                | <b>40,000</b>    | <b>20,000</b>  |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 1.5 (BDT) |
|----------|---|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |
| 1.1      | Investment Infusion by Investor                   | 50,000         |                |
| 1.2      | Net Profit  | 114,600        | 57,000         |
| 1.3      | Depreciation (Non cash item)                      |                | -              |
| 1.4      | Opening Balance of Cash Surplus                   |                | 74,600         |
|          | <b>Total Cash Inflow</b>                          | <b>164,600</b> | <b>131,600</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) | 40,000         | 20,000         |
|          | <b>Total Cash Outflow</b>                         | <b>90,000</b>  | <b>20,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>74,600</b>  | <b>111,600</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 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













# FAMILY PICTURE

