

*Proposed NU Business Name : **Mizanur Store***

*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mizanur Rohman</i> Vill: Hayusnagar, Union: Monkosha, Post: Monkosha, Upazila: Shivganj, District: Chapainawabganj.
Age	:	31 years
Marital status	:	Married
Children	:	03 (Three) Sons
No. of siblings:	:	02 (Two) Brothers and 02 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Sokotara Begum
(iii) Father's name	:	Md. Moajjem Hossain
(iv) GB member's info	:	<i>Branch: Durlavpur, Centre # 52/mo,</i> <i>Loan no.: 4355, Membership since October 12, 1990</i> First loan: Tk. 10,000 Existing loan: Tk. 40,000, Outstanding Loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (Ten) years experience in running his own business. He started the business with BDT 20,000 (Twenty thousand). : He has 04 (Four) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from business (grocery business). His mother's income from tailoring and brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01770648903
NU's National ID No.	:	7018853984586
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sokotara Begum is a GB member since October 12, 1990 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for building house and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mizanur Store
Address/ Location	:	Monakosha bazar, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 597,000
Financing	:	Self Tk. 497,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 11%.
(ii) Estimated % of proposed gross profit margin	:	On products 11%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	8,000	224,000	2,688,000
Less: Cost of Sales / Products (B)	7,120	199,360	2,392,320
Gross Profit (C) [C=(A-B)]	880	24,640	295,680
Less: Operating Cost:			
Electricity bill		450	5,400
Shop rent (bazar tax)		90	1,080
Mobile bill		500	6,000
Night Guard bill		50	600
Conveyance bill		2,000	24,000
Present Salary (Family & self)		10,000	120,000
Provision of bad debt		8	90
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		44	525
Total Operating Cost (D)		14,141	169,695
Net Profit (C-D):		10,499	125,985

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of cosmetics item, jewelry item, stationary item, gift item and bags etc.)	Investment in products (different types of cosmetics item, jewelry item, stationary item and bags etc.)	474,316	100,000	574,316
Investment in Machineries and Equipments (bulb and fan etc.)		800		800
Cash in Hand		10,184		10,184
Debtors (Since August, 2016 to at present)		9,000		9,000
Decoration (fixture and fittings)		2,700		2,700
Total Capital		497,000	100,000	597,000

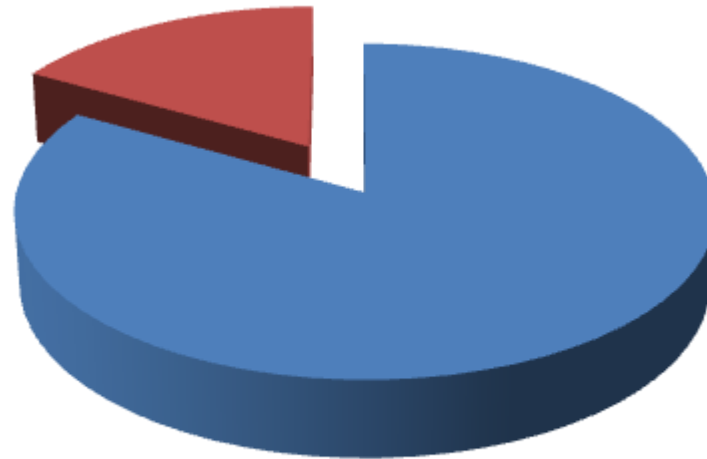
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 497,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 597,000

GTT's
Investment
17%



Entrepreneur's
Contribution
83%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	10,000	280,000	3,360,000	11,200	313,600	3,763,200	12,096	338,688	1,016,064
Less: Cost of Sales / Products (B)	8,900	249,200	2,990,400	9,968	279,104	3,349,248	10,765	301,432	904,297
Gross Profit (C) [C=(A-B)]	1,100	30,800	369,600	1,232	34,496	413,952	1,331	37,256	111,767
Less: Operating Cost:									
Electricity bill		650	7,800		750	9,000		850	2,550
Shop rent (bazar tax)		90	1,080		90	1,080		90	270
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	2,400
Night Guard bill		50	600		70	840		90	270
Conveyance		2,500	30,000		3,000	36,000		3,500	10,500
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Proposed Salary-(Family & Self)		11,000	132,000		13,000	156,000		13,500	40,500
Provision of bad debt		8	90		8	90		8	23
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,600	19,200		1,900	5,700
Non Cash Item:									
Depreciation Expenses		44	525		44	525		11	131
Total Operating Cost (D)	-	17,330	205,455	-	20,250	242,995	-	21,637	65,009
Net Profit (C-D)	-	13,470	164,145	-	14,246	170,957	-	15,619	46,758
Retained Income			164,145			335,102			381,860

Notes: 1. **Agreed Grace period: Three months**

2. **Investment Payback schedule:** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	171,645	180,957	49,258
1.3	Depreciation Expenses	525	525	131
1.4	Opening Balance of Cash Surplus	10,184	137,354	258,836
	Total Cash Inflow	282,354	318,836	308,226
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	Total Cash Outflow	145,000	60,000	15,000
3.0	Total Cash Surplus	137,354	258,836	293,226

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Product quality;
- He has on hand training;
- Skilled & working experience : 14 years.

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 878,860 after 2 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



কাপড়কে করে তোলে
নতুনের মতো সাদা



থাকুন উজ্জ্বল, সবসময়

মিজানুর স্টোর মনাক্ষা বাজার, চাপাইন















গ্রামীণ ব্যাংক

মহাজ্ঞানের পাশবই

১৫/১১

১৯৯৬

নাম

মোঃ মনিমুজ্জামান

কেন্দ্রের নাম

দারুল উলুম

শাখা

দুলতপুর শিবগঞ্জ শাখা



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মিজানুর রহমান
 Name: Md. Mizanur Rohman
 পিতা: মোঃ মোয়াজ্জেম হোসেন
 মাতা: মোসাঃ শওকতারা বেগম
 Date of Birth: 15 Oct 1985
 ID NO: 7018853984586

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বাধীন অঙ্গ কোম্পানি পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/তাল্লা: হাটিন নগর, ডাকঘর: মাদকদা - ৬০৪২, শিবগঞ্জ, চাঁপাইনবাবগঞ্জ

স্বাক্ষর/স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১৭/০৮/২০০৮



Thank You