

Proposed NU Business Name: MIZANUR KUTIR SHILPO



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN
Age	:	10-11-1994(22 Years)
Education, till to date	:	B A
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Fokirpara , P.O: Nondongasi, P.S: Carghat . 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. JOBEDA BEGUM
(iii) Father's name	:	MD. YEASHIN ALI
(iv) GB member's info	:	Branch: Nimpara , Carghat , Centre # 06(Female), Member ID: 1404/5, Group No: 05 Member since: 1998 (19Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 8,460
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-893006
Father's Contact No.	:	01746-164481
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOBEDA BEGUM joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIZANUR KUTIR SHILPO
Location	:	Fokirpara, Nondongasi, Carghat , Rajshahi .
Total Investment in BDT	:	BDT 98,000/-
Financing	:	Self BDT 48,000/-(from existing business) 49% Required Investment BDT 50,000/-(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 (hundred part)
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Homecraft Item.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is self.▪Agreed grace period is 3 months.

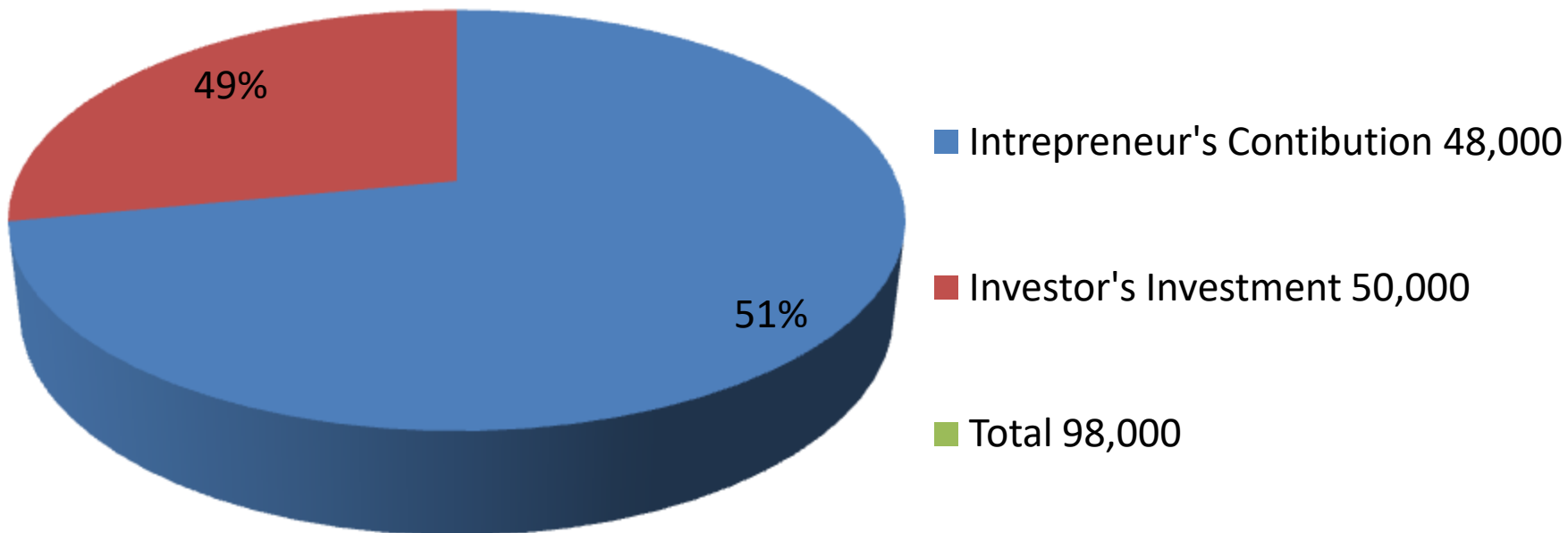
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Home craft Item	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Home craft Item	375	11,250	135,000
Total variable Expense (B)	375	11,250	135,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		100	1,200
Guard		-	-
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		5,150	61,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Round fan (4,000x3)	12,000	25,000	37,000
Hand fan (6,000x3)	18,000	-	18,000
Ready Instrument (3,000x2)	6,000	-	6,000
Dal fan (2,000x6)	12,000	25,000	37,000
Total	48,000	50,000	98,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Home craft Item	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Home craft Item	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		300	3,600	3,780	3,969
Transportation		700	8,400	8,820	9,261
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,520	2,646
Guard		-	-	-	-
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,600	79,200	80,100	81,045
Net Profit (E) [C-D]		8,400	100,800	108,900	117,405
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100,800	108,900	117,405
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	80,800	88,900
	Total Cash Inflow	150,800	189,700	206,305
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	169,700	186,305

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

Pictures









High Speed











FAMILY PICTURE

