

Proposed NU Business Name: MIZEN GENEREL STORE



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MIZENUR RAHAMAN
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	01 Son, 02 Daughters.
No. of siblings:	:	01 Brothers, 01 Sister
Address	:	Vill: Noyanpur P.O: Protebpur, P.S: Dagonvuiyan, Dist: Feni

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOBURA KHATUN
(iii) Father's name	:	OHIDUR RAHAMAN
(iv) GB member's info	:	Branch: Lotifpur, Dagonvuiyan, Centre # 15(Female), Member ID: 1835, Group No: 03 Member since: 1997-2005 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	15years experience in running business. 10 years in own business. He has 05 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827864036
Family's Contact No.	:	01845124150
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

SOBURA KHATUN joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

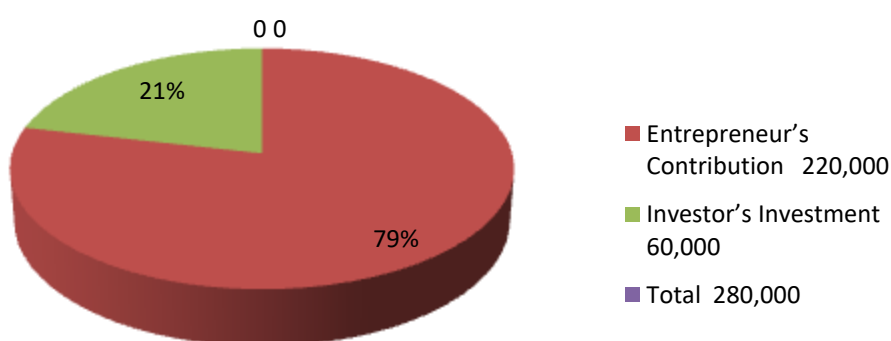
Proposed Nobin Udyokta Business Info

Business Name	:	MIZEN GENEREL STORE
Location	:	Kazir pol, korishmunshi road, Dagonvuiyan, Feni.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 220,000/-(from existing business) 79% Required Investment BDT 60,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drink, Biscuit, Grocery etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Dagonbhuyain.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink, Biscuit,Gorocery etc	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Soft drink, Biscuit,Gorocery etc	4400	132000	1584000
Total Variable exp. (B)	4400	132000	1584000
Contribution Margin CM [C= (A-B)	600	18000	216000
less fixed exp.			
Rent		1600	19200
Electricity bill		1200	14400
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		8900	106800
Nit profit		9100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	10	2200	22000	0	0	10000	32000
Dal	5	3500	17500	0	0	10000	27500
Oil	100	90	9000	0	0	10000	19000
But dal	2	4000	8000	0	0	0	8,000
Musterd oil	50	150	7500	0	0	0	7,500
Salt	100	40	4000	0	0	10,000	14,000
Ata	5	1500	7500	0	0	0	7,500
Soap	80	25	2000	0	0	0	2,000
Cosmetices		0	40000	0	0	0	40,000
L,P. Gas	5	2500	12500	0	0	0	12,500
Others	0	0	20000	0	0	10,000	30,000
Suger	0	0	0	0	0	10,000	10,000
Security	0	0	70000	0	0	0	70,000
Total	0	0	220000	0	0	60,000	280,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soft drink, Biscuit,Gorocery etc	9110	273300	3279600	3443580	3615759
Total Sales (A)	9110	273300	3279600	3443580	3615759
less variable Expenses					
Soft drink, Biscuit,Gorocery etc	8016.8	240504	2886048	3030350	3181867.9
Total variable Expenses (B)	8016.8	240504	2886048	3030350	3181867.9
Contribution Margin (CM)= (A-B)	1093.2	32796	393552	413229.6	433891.08
Less Fixed Expenses					
Rent		1600	19200	19200	19200
Electricity bill		1500	18000	18200	18400
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14600	175200	175800	176400
Net Profit (F) (C-D)		18196	218352	237129.6	257191.08

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	218352	237429.6	257491.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194,352	407,782
	Total Cash Inflow	278,352	431,782	665,273
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	194,352	407,782	641,273

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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



Price board with a photo of a couple and text in Hindi. The text includes "दिलवाले दुल्हनियां ले जायेंगे" and "दिलवाले दुल्हनियां ले जायेंगे".

Price board with multiple tables of prices. The text includes "दिलवाले दुल्हनियां ले जायेंगे" and "दिलवाले दुल्हनियां ले जायेंगे".

Item	Price
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FAMILY PICTURE

