

Proposed NU Business Name: **MIZAN STORE**



Project identification and prepared by: Aziz Ahmed,
Feni Unit, Feni

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIJANUR RHAMAN
Age	:	01-01-1982 (34 Years)
Education, till to date	:	Class two
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Dakshin Charipur P.O: Feni P.S: Feni Shadar, Dist: Fenik
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHOTEZA BEGUM
(iii) Father's name	:	LATE ABDUL OWAHAB
(iv) GB member's info	:	Branch: Pachgachia, Centre # 20(Female), Member ID: 2435/3, Group No: 01 Member since: 28.02.1999 (17 Years) First loan: BDT 2000 taka.
Further Information:		Existing Loan: BDT 15000 Outstanding loan: BDT 14670
(v) Who pays GB loan installment	:	Nil
(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	:	14 years. He has 4 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822976333
Mother's Contact No.	:	01821152376
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fenij Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHOTEZA BEGUM joined Grameen Bank since 17 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	MIZAN STORE
Location	:	Circuit House
Total Investment in BDT	:	BDT 61,660
Financing	:	Self BDT 11660 (from existing business) 19% Required Investment BDT 50000 (as equity) 81%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 14.ft= 2280 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery items & tea▪Average 20% gain on grocery & 40% on tea, betel leaf▪The shop is rented.▪The business is operating by entrepreneur.▪Existing no employee.▪Agreed grace period is 3 months.

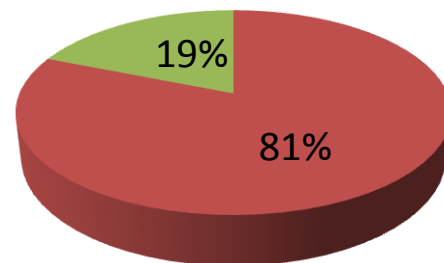
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Items	1000	30000	360000
Tea	500		
Total Sales (A)	1500	45000	540000
Less Variable Expense			
Grocery Items	800	24000	288000
Tea	300	9000	108000
Total variable Expense (B)	1,100	33000	396000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		350	4200
Transportation		200	2400
Salary (self)		5000	60000
Mobile bill		300	3600
Total fixed cost (D)		7,350	88200
Net Profit (E)= [C-D]		4,650	55800

Investment Breakdown

Particulars	Existing	Proposed	Total
Juice, Chips, Chocolate, Tooth powder, Salain, etc	1,800	23000	24800
Milk, Soap, Coil, Salain, etc	4,360	15000	19360
Tv, Fan	3,500		3500
Tea, betel leaf, sugar	2,000	2,000	4000
Sof drinks		10,000	10000
	11,660	50,000	61660

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 11,660
- Total 61,660

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery Items	1500	45000	540000	567000
Tea	700	21000	252000	264600
Total Sales (A)	2200	66000	792000	831600
Less Variable Expense				
Grocery Items	1200	36000	432000	453600
Tea	280			
Total variable Expense (B)	1,200	36000	432000	453600
Contribution Margin (CM) [C=(A-B)	580	17400	208800	219240
Less Variable Expense				
Rent		1,600	19,200	19,400
Electricity bill		350	4200	4400
Transportation		250	3000	3,200
Salary (Self)		5000	60000	60000
Mobile bill		400	4800	5000
Total fixed cost (D)		7,600	91200	92,000
Net Profit (E)= [C-D]		9800	117600	127,240
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	117,600	127,240
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		87,600
	Total Cash Inflow	167600	214840
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)	30,000	30,000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	87,600	184840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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

মিজান ষ্টোর

সার্কিট হাউজ রোড, মহিগাল, ফেনী.

মোবঃ ০১৪৫৩৭৭৭৭৭৬, ০১৪৫৭-২২৪৭৩.

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মিজান হোসেন

মোবাইল ০১৪৬৫৭৭৭৭৬, ০১৭৬৭-২১২৪
মোবাইল টু মোবাইল











PRAN for health

Coca-Cola

PRAN for health

চিচিস্যালাইন

PRAN

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



নাম: মিজানুর রহমান
Name: MIJANUR RHAMAN
পিতা: আবদুল ওহাব
মাতা: খোতেজা বেগম
Date of Birth: 01 Jan 1982
ID NO: 3022913154232

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে শিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: হাজী রহমান আলী বাড়ী, গ্রাম/রাস্তা: দক্ষিণ চাড়িপুর, পূর্ব
বিজয় সিংহ, ডাকঘর: ফেনী - ৩৯০০, ফেনী পৌরসভা, ফেনী সদর, ফেনী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৩/২০০৮



FAMILY PICTURE