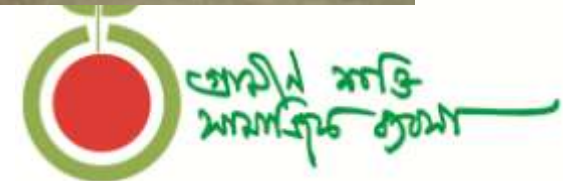


## Proposed NU Business Name: Z . M GORUR KHAMAR



Project identification and prepared by: Md. ROKON UDDIN,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. ZAHIDUL ISLAM</b>   |
| Age  | : | 10-12-1993 (24 Years)  |
| Education, till to date                          | : | M. A   |
| Marital status                                   | : | Married  |
| Children   | : | Null   |
| No. of siblings:                                 | : | 02 Brothers,   |
| Address  | : | Vill: Rokhitpara P,O: Hatgangopara , P.S: Bagmara, 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                               | : | <b>MOST. SAGEDA BIBI</b>   |
| (iii) Father's name                              | : | <b>MD. SHAMSUL ISLAM</b>   |
| (iv) GB member's info                            | : | Branch: Achpara, Bagmara Centre 45 (Female),<br>Member ID: 3419/1, Group No: 01<br>Member since: Befor 2003-2009Present 25-03-2015 (8Years)<br>First loan: BDT10,000 |
| Further Information:                             |   | Existing Loan: BDT 40,000 Outstanding loan: 33,430/=   |
| (v) Who pays GB loan installment                 | : | Fathre   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB, BRAC<br>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  | : | 5 years experience in running business.<br>He has No training. |
| Other Own/Family Sources of Income  | : | Pan boroj  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01724-982341   |
| Mother's Contact No.  | : | 01749-853331   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SAGEDA BIBI** joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>Z . M GORUR KHAMAR</b>   |
| Location  | : | Rokhitpara,Hatkhujiipur, Bagmara, Rajshahi  |
| Total Investment in BDT                           | : | BDT 1,50,000/-  |
| Financing   | : | Self BDT 1,00,000/-(from existing business) 67%<br>Required Investment BDT 50,000/-(as equity) 33%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 15 ft x 10 ft= 150 Scft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Cow item.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Cidirhat, Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul> |

| Particular                                | Daily | Monthly       | Yearly          |
|---|-------|---------------|-----------------|
| <b>Revenue (sales)</b>                    |       |               |                 |
| Cow Item                                  |       | 20,000        | 2,40,000        |
| <b>Total Sales (A)</b>                    |       | 20,000        | 2,40,000        |
| <b>Less. Variable Expense</b>             |       |               |                 |
| Cow Item                                  |       | 0             | 0               |
| <b>Total variable Expense (B)</b>         |       | 0             | 0               |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |       | 20,000        | 2,40,000        |
| <b>Less. Fixed Expense</b>                |       |               |                 |
| Rent                                      |       |               |                 |
| Electricity Bill                          |       | 100           | 1,200           |
| Mobile Bill                               |       | 200           | 2,400           |
| Salary (self)                             |       | 5,000         | 60,000          |
| Medicine                                  |       | 500           | 6,000           |
| Transportation                            |       | 200           | 2,400           |
| Food                                      |       | 4,000         | 48,000          |
| <b>Total fixed Cost (D)</b>               |       | <b>10,000</b> | <b>1,20,000</b> |
| <b>Net Profit (E) [C-D]</b>               |       | <b>10,000</b> | <b>1,20,000</b> |
|   |       |               |                 |



| <b>Financial Projection (BDT)</b>         |              |                |                 |                 |                            |
|---|--------------|----------------|-----------------|-----------------|----------------------------|
| <b>Particular</b>                         | <b>Daily</b> | <b>Monthly</b> | <b>1st Year</b> | <b>2nd year</b> | <b>3<sup>rd</sup> Year</b> |
| <b>Revenue (sales)</b>                    |              |                |                 |                 |                            |
| <b>Cow Item</b>                           |              | 30,000         | 3,60,000        | 3,78,000        | 3,96,900                   |
| <b>Total Sales (A)</b>                    |              | 30,000         | 3,60,000        | 3,78,000        | 3,96,900                   |
| <b>Less. Variable Expense</b>             |              | 0              | 0               | 0               | 0                          |
| <b>Cow Item</b>                           |              | 0              | 0               | 0               | 0                          |
| <b>Total variable Expense (B)</b>         |              | 30,000         | 3,60,000        | 3,78,000        | 3,96,900                   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |              |                |                 |                 |                            |
| <b>Less. Fixed Expense</b>                |              |                |                 |                 |                            |
| Electricity Bill                          |              |                |                 |                 |                            |
| Mobile Bill                               |              | 400            | 4,800           | 5,000           | 5,500                      |
| Salary (self)                             |              | 5,000          | 60,000          | 60,000          | 60,000                     |
|   |              |                |                 |                 |                            |
| Transportation                            |              | 500            | 6,000           | 6,500           | 7,000                      |
| Medicine                                  |              | 1,000          | 12,000          | 13,000          | 14,000                     |
| Food                                      |              | 9,000          | 1,08,000        | 1,10,000        | 1,15,000                   |
| Bank service Charge                       |              | 100            | 1,200           | 1,200           | 1,200                      |
| <b>Total Fixed Cost</b>                   |              | <b>16,500</b>  | <b>1,98,000</b> | <b>2,01,700</b> | <b>2,08,700</b>            |
| <b>Net Profit (E) [C-D]</b>               |              | <b>13,500</b>  | <b>1,62,000</b> | <b>1,76,300</b> | <b>1,88,200</b>            |
| <b>Investment Payback</b>                 |              |                | <b>20,000</b>   | <b>20,000</b>   | <b>20,000</b>              |



# 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> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 1,62,000            | 1,76,300            | 1,88,200            |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 1,42,000            | 2,98,300            |
|             | <b>Total Cash Inflow</b>                          | <b>2,12,000</b>     | <b>3,18,300</b>     | <b>4,86,500</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) | 20,000              | 20000               | 20,000              |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20000</b>        | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>1,42,000</b>     | <b>2,98,300</b>     | <b>4,66,500</b>     |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 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





TOO EARLY  
TOO COLD  
TOO MONDAY



TOO EARLY  
TOO COLD  
TO MONDAY



**TOO EARLY  
TOO COLD  
TOO MONDAY**

















# FAMILY PICTURE