

## Proposed NU Business Name: **ZAKIR STORE**



Project identification and prepared by: Md. Asadul Haque,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta5**

Name	:	<b>ZAKIR HOSSAIN</b>
Age	:	06-05-1982 (35 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Narayanpur, P.O: Bhawal Narayanpur-1730, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. LAILY BEGUM</b>
(iii) Husband's name	:	<b>A. KADIR</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 47 (Female), Member ID: 3463, Group No: 03 Member since: 20-07-1989 to 2014 (25 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 18,000/-, Outstanding loan: Nil
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-166519
Family's Contact No.	:	01941-398569
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LAILY BEGUM** joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ZAKIR STORE</b>
Location	:	Dasshu Narayanpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 75,000 (from existing business) 56% Required Investment BDT 60,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Bakery, Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Rice, Pulse, Flour, Sugar, Oil, Muri, Chaff, Cow Food, Cosmetics etc</li><li>▪Average 15 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Kapasia, Gazipur</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

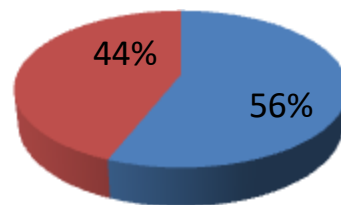
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bakery, Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Rice, Pulse, Flour, Sugar, Oil, Muri, Chaff, Cow Food, Cosmetics etc	3,500	1,05,000	12,60,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>1,05,000</b>	<b>12,60,000</b>
<b>Less. Variable Expense</b>			
Bakery, Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Rice, Pulse, Flour, Sugar, Oil, Muri, Chaff, Cow Food, Cosmetics etc	2,975	89,250	10,71,000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>10,71,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>1,89,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Transportation		500	6,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,150</b>	<b>61,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,600</b>	<b>1,27,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	3,000	-	-	15,000	18,000
Egg	5 case	200	1,000	-	-	-	1,000
Soft Drinks	2 case	400	800	10 case	400	4,000	4,800
Soap	100	50	5,000	100	50	5,000	10,000
Detergent	40	50	2,000	-	-	-	2,000
Confectionery	-	-	2,000	-	-	-	2,000
Salt	50	40	2,000	50	40	2,000	4,000
Rice	7 sacks	2,500	17,500	5 sacks	2,500	12,500	30,000
Pulse	2 sacks	2,200	4,400	2 sacks	2,200	4,400	8,800
Flour	2 sacks	1,250	2,500	2 sacks	1,250	2,500	5,000
Sugar	1 sack	3,000	3,000	-	-	-	3,000
Oil	50 kg	90	4,500	50 kg	90	4,500	5,000
Soyabin Oil (Bottle)	20	110	2,200	30	110	3,300	5,500
Muri	2 sacks	310	620	-	-	-	620
Chaff	2 sacks	1,000	2,000	-	-	-	2,000
Cow Food	-	-	3,000	-	-	6,800	9,800
Cosmetics			15,000				15,000
Other Items	-	-	4,480	-	-	-	4,480
<b>Total</b>			<b>75,000</b>			<b>60,000</b>	<b>1,35,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 75,000

■ Investor's Investment- 60,000

■ Total Investment- 1,35,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Bakery, Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Rice, Pulse, Flour, Sugar, Oil, Muri, Chaff, Cow Food, Cosmetics etc	5,000	1,50,000	18,00,000	18,90,000	19,84,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>1,50,000</b>	<b>18,00,000</b>	<b>18,90,000</b>	<b>19,84,500</b>
<b>Less. Variable Expense</b>					
Bakery, Egg, Cold Drinks, Soap, Detergent, Confectionary, Salt, Rice, Pulse, Flour, Sugar, Oil, Muri, Chaff, Cow Food, Cosmetics etc	4,250	1,27,500	15,30,000	16,06,500	16,86,825
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>1,27,500</b>	<b>15,30,000</b>	<b>16,06,500</b>	<b>16,86,825</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>	<b>2,83,500</b>	<b>2,97,675</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Transportation		800	9,600	14,400	18,000
Electricity Bill		200	2,400	2,500	2,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>	<b>71,200</b>	<b>75,100</b>
<b>Net Profit (E) [C-D]</b>		<b>17,000</b>	<b>2,04,000</b>	<b>2,12,300</b>	<b>2,22,575</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	2,04,000	2,12,300	2,22,575
1.4	Opening Balance of Cash Surplus		1,80,000	3,68,300
	<b>Total Cash Inflow</b>	<b>2,64,000</b>	<b>3,92,300</b>	<b>5,90,875</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,80,000</b>	<b>3,68,300</b>	<b>5,66,875</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures

মাননীয় শক্তি সামাধি

প্রস্তাবিত নবীন উদ্যোক্তা প্র

৫

নাম:

প্রাক্কর হোসেন

র নাম:

কনসালটিং সার্ভিস প্রকল্প প্রস্তাব গ্রহণ

র সংক্ষিপ্ত জীবন বৃত্তান্ত:

প্রাক্কর হোসেন

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জন্ম তারিখ: ০৬/০৫/১৯৮২ জাতীয়

ত যোগ্যতা:

৮ম স্তর  
বিবাহিত

ক অবস্থা:

১ ছেলে

মেয়ের সংখ্যা:











# FAMILY PICTURE

