

## Proposed NU Business Name: **JAMIA LAP TOSHOK STORE**



Project identification and prepared by: Md Habibullah,  
Kaliganj Unit, Gazipur

Project verified by: MD. Siddikur Rahman



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

Name	:	<b>MD. ZIAUL HOQUE SHAKH</b>
Age	:	18-01-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Kolapatua, P.O: Kolapatua, P.S: Kaliganj, 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 RAZIA BEGUM</b>
(iii) Father's name	:	<b>MD. NURUL HOQUE SHAKH</b>
(iv) GB member's info	:	Branch: Jangalia, Centre # 73 (Female), Member ID: 1112/1, Group No: 03 Member since: 20/01/2009-2017 (8Years) First loan: BDT 5,000 /- Last Loan: BDT 10,000 /- , Outstanding loan: Nil
Further Information:		
(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	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01858-702503
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RAZIA BEGUM** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

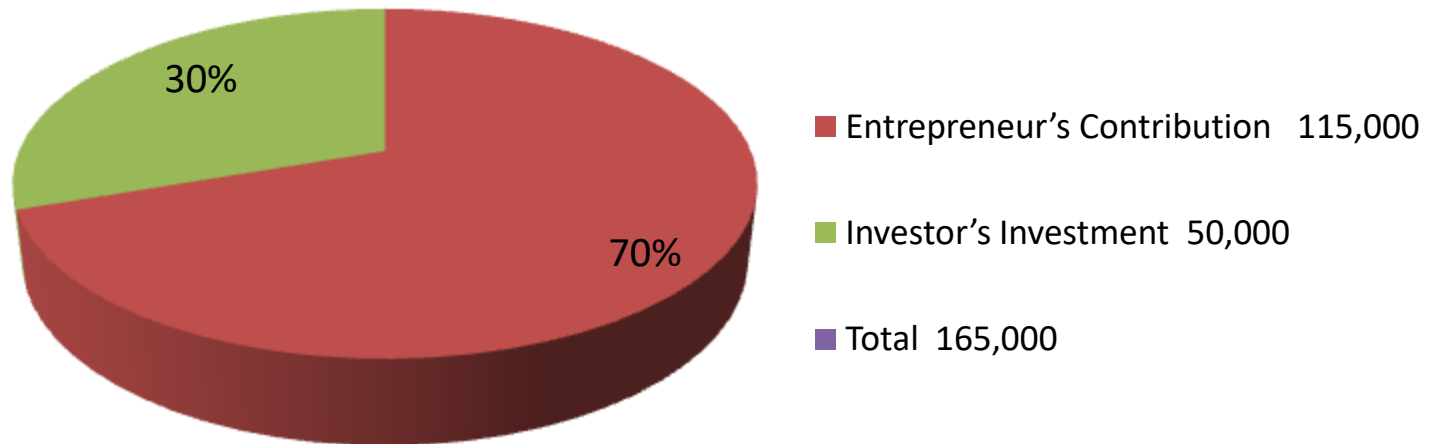
Business Name	:	<b>JAMIA LAP TOSHOK STORE</b>
Location	:	Dolan Bazar, Kaliganj
Total Investment in BDT	:	BDT 165,000
Financing	:	Self BDT 115,000(from existing business) 79% Required Investment BDT 50,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15ft=300 sq. ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Cotton, Cloths etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Coating, Quilt etc	2500	75000	900000
	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Cotton, Cloth etc	2000	60000	720000
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		200	2400
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cotton	700 kg	100	70,000	500 kg	100	50,000	120,000
Cloth	500 goz	60	30,000			0	30,000
Security			15,000			0	15,000
			<b>115,000</b>			<b>50,000</b>	<b>165000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Coating, Quilt etc	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Less Variable Expense (B)</b>					
Cotton, Cloth etc	2560	76800	921600	967680	1016064
<b>Total Variable Expense</b>	<b>2560</b>	<b>76800</b>	<b>921600</b>	<b>967680</b>	<b>1016064</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19200</b>	<b>230400</b>	<b>241920</b>	<b>254016</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>	<b>92800</b>	<b>93200</b>
<b>Net Profit (E)= [C-D]</b>		<b>11500</b>	<b>138000</b>	<b>144900</b>	<b>152145</b>
<b>Investment Pay Back</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	138,000	144900	152145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118000	242900
	<b>Total Cash Inflow</b>	<b>188,000</b>	<b>262,900</b>	<b>395,045</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>118,000</b>	<b>242,900</b>	<b>375,045</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1, Family:0 Others:0  
Experience & Skill : 08 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







# FAMILY PICTURE

