

Proposed NU Business Name: ZASIM GORUR KHAMAR



Project identification and prepared by: Md. Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZASIM UDDIN
Age	:	23-06-1993 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sisters
Address	:	Vill: Sormoil P,O: Hatra , P.S: Mohanpur, 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	:	MOST. ZOSNA BIBI
(iii) Father's name	:	MD. OFER ALI
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 20 (Female), Member ID: 7553/3, Group No: 10 Member since: Befor 2000-2008 And 2013-2015 (9Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 18,000 Outstanding loan: Paid/=
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-515269
Mother's Contact No.	:	01785-491737
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZOSNA BIBI joined Grameen Bank since 10 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	:	ZASIM GORUR KHAMAR
Location	:	Shormoil,Hatra Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 67% 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	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Cow item. ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from Cidirhat, Rajshahi. ▪Agreed grace period is 3 months.

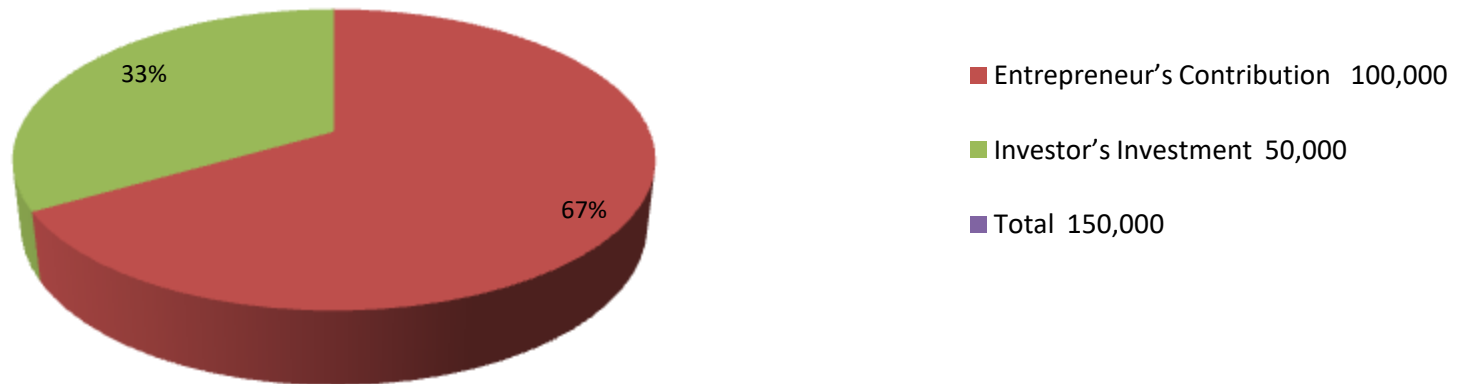
EXISTING

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		20,000	2,40,000
Total Sales (A)		20,000	2,40,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		200	2,400
Transportation			
Food		6,000	72,000
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	2	50000	1,00,000	1	50000	50,000	1,50,000
Total	2		1,00,000	1		50,000	1,50,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow Item		25,000	3,00,000	3,15,000	3,30,750
Total Sales (A)		25,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense					
Cow Item		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000	3,15,000	3,30,750
Less. Fixed Expense					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Medicine		400	4,800	5,000	5,500
Food		7,000	84,000	87,000	90,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		13,000	1,56,000	1,59,700	1,63,700
Net Profit (E) [C-D]		12,000	1,44,000	1,55,300	1,67,050
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,44,000	1,55,300	1,67,050
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,000	2,59,300
	Total Cash Inflow	1,94,000	2,79,300	4,26,350
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)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,24,000	2,59,300	4,06,350

SWOT ANALYSIS

STRENGTH

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

০৬ নং রাঘুচাঁদী ইউনিয়ন পরিষদ
ডাকঘর : হাটবা থানা/উপজেলা : মোহনপুর জেলা : রাউশাহ

ট্রেড লাইসেন্স

বহি নং- : (২)

অর্থ বৎসর : ১০২৭-১০২৮ লাইসেন্স নম্বর : ৬৬/১৭
তারিখ : ০২/০১/১৭

লাইসেন্স ধারীর নাম : মোঃ ডাঃ মিনজ উদ্দিন

পিতা/ স্বামীর নাম : মোঃ আমের আলী

মাতার নাম : মোছাঃ শোভানা বিবি

গ্রাম : বরুঙ্গাইল ওয়ার্ড নং : ০৬ ডাকঘর : হাটবা

উপজেলা/থানা : মোহনপুর জেলা : রাউশাহ

প্রতিষ্ঠানের নাম : ডাঃ মিনজ ডাঃ মিনজার (বরুঙ্গাইল)

পেশার ধরণ : ডাঃ - স্বাস্থ্যসেবা

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩০০/-

(কথায় : তিনশত টাকা মাত্র) প্রাপ্ত হয়ে তার

ব্যবসা / বৃত্তি / পেশা : স্বাস্থ্য চালিয়ে যাবার জন্য এই

লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০ জুন ১০২৮ খ্রিঃ।

তারিখ : ০২/০১/২০১৭ খ্রিঃ

মোঃ খালিদুল হক
চেয়ারম্যান
রাউশাহ ইউনিয়ন পরিষদ









