

Proposed NU Business Name: ZAKIR STORE

Project identification and prepared by :Md.nurul islam
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Zakir Hossen
Age	:	05/06/1987 (30 years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	01 son 0 Daughter
No. of siblings:	:	01 brother 02 sister
Address	:	Vill:Kainara P.O: Roton pur, P.S: Kaliakair, 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	:	Hamela
(iii) Father's name	:	Md. Abdul Khaleque
(iv) GB member's info	:	Branch: Mouchak, Kalikori, Centre # 02/৯ (Female), Member ID: 1192, Group No: 05 Member since: 13/01/1988to2017 (29 Years) First loan: BDT 170,000
Further Information:		Existing Loan: 56140/-, Outstanding loan:None
(v) Who pays GB loan installment	:	Mother
(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	:	15 years experience in running business.
Other Own/Family Sources of Income	:	Rent House
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-529559
Mother's Contact No.	:	01720-212881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hamela Begum joined Grameen Bank since 29 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

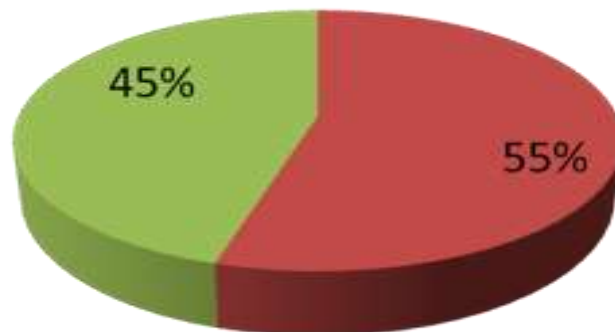
Business Name	:	Zakir Store
Location	:	Notun Bazar Rail Station ,Raton pur, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 150000/-(from existing business) 55% Required Investment BDT 60000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 11 ft= 165square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop Like General Store▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Shofipur.▪The shop is not rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Dal,Oil,Solt, Soap,Cosmetics, Khata Pen,Biscuite, Chocklet,Moshla,Nil,Jush,Match, Suju,Ata,Suger, Etc	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			
Rice,Dal,Oil,Solt, Soap,Cosmetics, Khata Pen,Biscuite, Chocklet,Moshla,Nil,Jush,Match, Suju,Ata,Suger, Etc	2400	72000	144000
Total Variable Expense	2400	72000	144000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gird		0	0
Mobile Bill		200	2400
Generator		100	1200
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		11700	140400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2100	10500				
Dal	1	5500	5500	1	5500	5500	
Oil	20	95	1900	50	95	4750	
Solt	5	600	3000	4	1200	8400	
Soap	150	35	5100	100	35	3500	
Cosmetics	118	85	10000	58	85	5000	
Khata+Pen	167	30	5000	2	2500	5000	
Others			109000			31450	
			150000/=			60000	210000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (DDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Dal,Oil,Solt, Soap,Cosmetics, Khata Pen,Biscuite, Chocklet,Moshla,Nil,Jush,Match, Suju,Ata,Suger, Etc	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Rice,Dal,Oil,Solt, Soap,Cosmetics, Khata Pen,Biscuite, Chocklet,Moshla,Nil,Jush,Match, Suju,Ata,Suger, Etc	2400	72000	144000	151200	158760
Total Variable Expense	2400	72000	144000	151200	158760
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3780	3969
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	63000	66150
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2520	2646
Gard		0	0	0	0
Generator		100	1200	1260	1323
Mobil Bill		200	2400	2520	2646
Total Fixed Cost (D)		6300	75600	79380	83349
Net Profit (E)= [C-D]		11700	140400	147420	154791
Investment Pay Back			32000	32000	32000

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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	140400	147420	154791
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus	150000	258400	373820
	Total Cash Inflow	370400	405820	528611
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112000	32000	32000
3	Net Cash Surplus	258400	373820	496611

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

ACOSTE

ORIGINAL

PARIS



प्रवि

प्रियादर्श
द्विप्राशनट बाकल

विवरण	द्विप्राशन	मूल्य
1. 2 किग्रा. प्रियादर्श बाकल	100.00	100.00
2. 4 किग्रा. प्रियादर्श बाकल	200.00	200.00
3. 6 किग्रा. प्रियादर्श बाकल	300.00	300.00

ACOSTE

ORIGINAL
PARIS



