

**Proposed NU Business Name: ZAHIR GENEREL STORE**



Project identification and prepared by: Aman Ullah,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>ZAHIR ALAM</b>
Age	:	04-11-1982 (35 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son, 01 Daughter.
No. of siblings:	:	03 Brothers, 03Sisters
Address	:	Vill: Saykindarpur P.O: Saykindarpur, P.S: Dagonvuiyan, Dist: Feni
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>SOKINA KHATUN</b>
(iii) Father's name	:	<b>TOFAYEL AHAMMAD</b>
(iv) GB member's info	:	Branch: Lotifpur,Dagonvuiyan, Centre # 05(Female), Member ID: 1417, Group No: 03 Member since: 2000-2006 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 10 years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815180153
Family's Contact No.	:	01716835311
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**SOKINA KHATUN** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

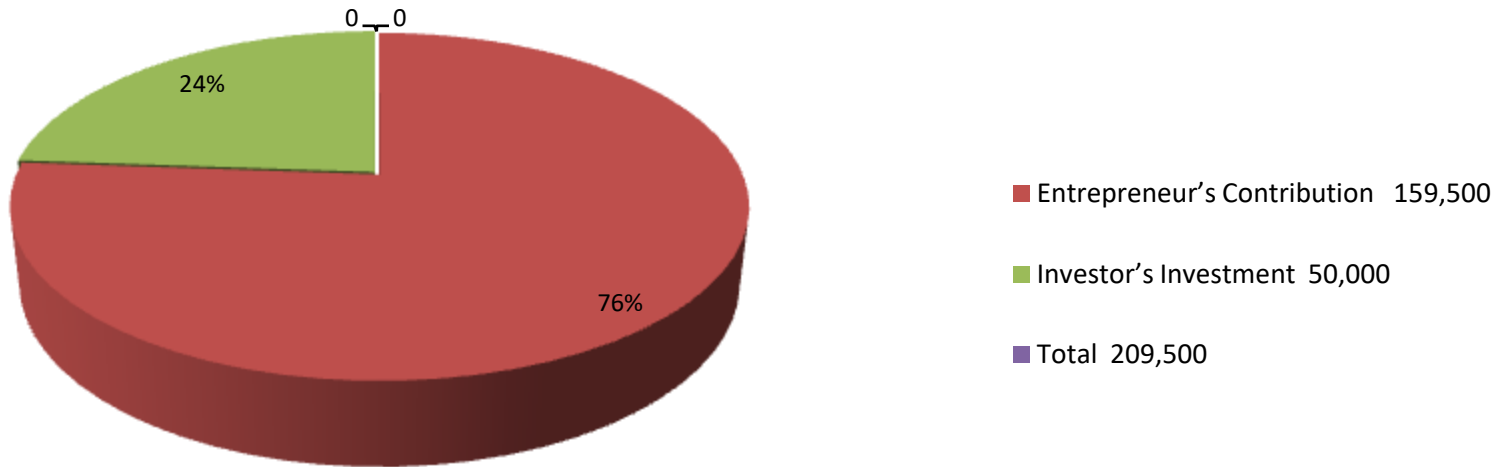
# Proposed Nubbin Udyokta Business Info

Business Name	:	<b>ZAHIR GENEREL STORE</b>
Location	:	korishmunshi road,Saykandarpur Bazar,, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 209,500/-
Financing	:	Self BDT 159,500/-(from existing business)76% Required Investment BDT 50,000/-(as equity)24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Soft drink, Biscuit,Gorocery etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Soft drink, Biscuit, Gorocery etc.	3,000	90000	1080000
<b>Total sales (A)</b>	<b>3,000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Exp.</b>			
Soft drink, Biscuit, Gorocery etc.	2400	72000	864000
<b>Total Variable exp. (B)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin CM [C= (A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>less fixed exp.</b>			
Rent		800	9600
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		<b>8500</b>	<b>102000</b>
<b>Nit profit</b>		<b>9500</b>	<b>114000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2500	12500	10	2500	25000	37500
Dal	2	2000	4000	0	0	0	4000
Oil	100	80	8000	200	80	16000	24000
Sope	0	0	20000	0	0	0	20000
Gas	0	0	30000	0	0	0	30000
Biscuites	105	2580	30000	0	0	0	30000
Chipes	0	0	10000	0	0	0	10000
Others	0	0	20000	0	0	9000	29000
Security	0	0	25000	0	0	0	25000
<b>Total</b>			<b>159500</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>209500</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soft drink, Biscuit, Gorocery etc.	4200	126000	1512000	1587600	1666980
<b>Total Sales (A)</b>	4200	126000	1512000	1587600	1666980
less variable Expenses					
Soft drink, Biscuit, Gorocery etc.	3360	100800	1209600	1270080	1333584
Total variable Expenses (B)	3360	100800	1209600	1270080	1333584
<b>Contribution Margin (CM)= (A-B)</b>	840	25200	302400	317520	333396
<b>Less Fixed Expenses</b>					
Rent		800	9600	9600	9600
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14700	176400	185220	194481
<b>Net Profit (E) (C-D)</b>		10500	126000	132300	138915
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	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	126000	132300	138915
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	218,300
	<b>Total Cash Inflow</b>	176,000	238,300	357,215
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	106,000	218,300	337,215

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 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

