Proposed NU Business Name: ZINIA LIBRARY & COSMETICS



Project identification and prepared by: Md. Kazem Uddin, Bashon Unit, Gazipur

Project verified by: Md Rafiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

| Brief Bio of The Proposed Nobin Udyokta | | | | |
|--|---|--|--|--|
| Name | : | MD. GAIBUL ALAM | | |
| Age | : | 04-05-1982 (33 Years) | | |
| Education, till to date | : | SSC | | |
| Marital status | : | Married | | |
| Children | : | 1 Son & 1 Daughter | | |
| No. of siblings: | : | 3 Brother | | |
| Address | : | Vill: Kamarzuri, P.O: Gacha, P.S: Gazipur Sadar, Dist: Gazipur | | |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | | Mother Father MOST. RAHIMA BEGUM MOST. RAHIMA BEGUM MD ISHAQ MIA Branch: Gacha Gazipur Centre # 11(Female), Member ID: 6494, Group No: 09 Member since: 07-05-2002(13 Years) First Ioan: 5,000 taka. | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | | Outstanding loan: Nil Mother No 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 | : | Thirteen years experience in running business. |
| Training Info | : | He has no training |
| Other Own/Family Sources of Income | : | Home Rent |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01712-230366 |
| Father's Contact No. | : | 01711-736737 |
| NU Project Source/Reference | • | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

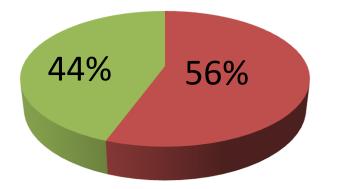
Most. Rahima Begum joined Grameen Bank since 13 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying vehicle.

| Proposed Nobin Udyokta Business Info | | | | | |
|--|---|---|--|--|--|
| Business Name | : | ZINIA LIBRARY & COSMETICS | | | |
| Location | : | Kamarzuri School Gate | | | |
| Total Investment in BDT | : | BDT 4,50,000 | | | |
| Financing | : | Self BDT 2,50,000(from existing business) 56% Required Investment BDT 2,00,000(as equity) 44% | | | |
| Present salary/drawings from business (estimates) | : | BDT 6,000 | | | |
| Proposed Salary | : | BDT 6,000 | | | |
| Size of shop | : | 12 ft x 11 ft= 132 square ft | | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing one employee. The shop is rented. Collects goods from Board Bazar, Gazipur & Bangla Bazar, Dhaka. Agreed grace period is 4 months. | | | |

| Existing Business (BDT) | | | | |
|---|-------|---------|-----------|--|
| Particular | Daily | Monthly | Yearly | |
| Revenue (sales) | | | | |
| Different kinds of books, Khata, Pen, Pencil, Diary, Paper, | | | | |
| Pencil Box, different types of cosmetic items like Powder, | 2,800 | 84,000 | 1,008,000 | |
| Oil, Lotion, City Gold, Cream, Toothpaste, etc. | | | | |
| Total Sales (A) | 2,800 | 84,000 | 1,008,000 | |
| Less. Variable Expense | | | | |
| Different kinds of books, Khata, Pen, Pencil, Diary, Paper, | | | | |
| Pencil Box, different types of cosmetic items like Powder, | 2,240 | 67,200 | 806,400 | |
| Oil, Lotion, City Gold, Cream, Toothpaste, etc. | | | | |
| Total variable Expense (B) | 2,240 | 67,200 | 806,400 | |
| Contribution Margin (CM) [C=(A-B) | 560 | 16,800 | 201,600 | |
| Less. Fixed Expense | | | | |
| Rent | | 2,000 | 24,000 | |
| Electricity Bill | | 300 | 3,600 | |
| Mobile Bill | | 300 | 3,600 | |
| Transportation | | 400 | 4,800 | |
| Entertainment | | 300 | 3,600 | |
| Salary (Self) | | 6,000 | 72,000 | |
| Salary (Staff) | | 2,000 | 24,000 | |
| Guard | | 200 | 2,400 | |
| Total fixed Cost (D) | | 11,500 | 138,000 | |
| Net Profit (E) [C-D) | | 5,300 | 63,600 | |

| Investment Breakdown | | | | | | |
|---|----------|----------|----------------|--|--|--|
| Particulars | Existing | Proposed | Proposed Total | | | |
| Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc. | 2,00,000 | 2,00,000 | 4,00,000 | | | |
| Fridge | 20,000 | - | 20,000 | | | |
| Security | 30,000 | - | 20,000 | | | |
| Total | 2,50,000 | 2,00,000 | 4,50,000 | | | |

Source of Finance



Entrepreneur's Contribution 250,000

Investor's Investment 200,000

Total 450,000

| Financial Projection (BDT) | | | | | | |
|---|-------|---------|-----------|-----------|-----------|--|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year | |
| Revenue (sales) | - | - | | | | |
| Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc. | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 | |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 | |
| Less. Variable Expense | | | | | | |
| Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc. | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 | |
| Total variable Expense (B) | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 | |
| Contribution Margin (CM) [C=(A-B) | 800 | 24,000 | 288,000 | 302,400 | 317,520 | |
| Less. Fixed Expense | | | | | | |
| Rent | | 2,000 | 24,000 | 24,000 | 24,000 | |
| Electricity Bill | | 300 | 3,600 | 3,780 | 3,969 | |
| Mobile Bill & SMS Monitoring | | 500 | 6,000 | 6,300 | 6,615 | |
| Entertainment | | 500 | 6,000 | 6,300 | 6,615 | |
| Transportation | | 600 | 7,200 | 7,560 | 7,938 | |
| Salary (self) | | 6,000 | 72,000 | 72,000 | 72,000 | |
| Salary (Staff) | | 3,000 | 36,000 | 36,000 | 36,000 | |
| Guard | | 200 | 2,400 | 2,400 | 2,400 | |
| Total Fixed Cost | | 13,100 | 157,200 | 165,060 | 157,137 | |
| Net Profit (E) [C-D) | | 10,900 | 130,800 | 137,340 | 144,207 | |
| Investment Payback | | | 80,000 | 80,000 | 80,000 | |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|------|--|-----------------|-----------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 200,000 | | |
| 1.2 | Net Profit | 130,800 | 137,340 | 144,207 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 50,800 | 108,140 |
| | Total Cash Inflow | 330,800 | 188,140 | 252,347 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 200,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 12.3 | Investment Pay Back (Including Ownership Tr. Fee) | 80,000 | 80,000 | 80,000 |
| | Total Cash Outflow | 280,000 | 80,000 | 80,000 |
| 3 | Net Cash Surplus | 50,800 | 108,140 | 172,347 |



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:1 Experience & Skill : 13 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures

















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার 710 009100000 গাজীপুর ৷ after m. 543 milenn m # 92 202-2025 200 36 सामुपांसी 2030 लिप्रियन सकानिक अम,त्यात त ना.३९ जाहिन/2030-मुटन मुझे सामीनून लिप्ठे कटर्नाटरनामत অধীন বিভিন্ন গেশ্য, ব্যৱসা ও জীহিবার জন্য নিটি জনোরেশন আইন, ২০০৯-এর ক্ষমায়-২, মনে নিরুবর্ণির ব্যক্তিরোভরানকে নির্বাহিত পর্বাধীনে ৬০ জুন, ২০,2,৫ দ্রিষাথ পর্বশ্ব হবিত হানে ব্যবহা পরিচালনার জন্য ট্রাড পরিনেল রামান করা হবৈ । 15 1 Hatleadh/Apticadhetes Reserve OR STR. DIRET W) PERS 681: 2513 ন) পিতা/মামী ৪. সোসা: বাহ **913 NUMBER** () कही किलागाः "रगस्रात्राष्ट्रसे, तमाः एकाजिस विन्द्रा विकालत, भाषी होते । माः युरियुग्व देभवाम भाषामा संविधायमा विकास किल्ला किलिया क्लोटेट्यरी ्यह कम्झट्झारिया বিসয়িস্থাৰিত ব্যৱমানিত তাতিম w) erfentione with a , লাইবেহা এড করলেটিকা দোকান ঘর ডাড়াটিয়া চুক্তি পত্র দলিল ·*) -----। रगमात कसे, ल्याः जालेश विश्व विकालय, मार्जन्त জামানত-৫০,০০০/- (পঞ্চাশ হাজার) টাকা। my firment. মাসিক ভাড়া ১,৫০০/- (এক হাজার পাঁচশক) টাকা an (for any front a w) withow for a strong (COD) was মেয়ান -০০ (তিন) বতনর। 1000F #2#1 4) feat+te as I THEFT थामा-गाजीलुव मनद, (कला-गाजीलुव। 10,000,000 NETWOOD 1 মার কোর তাহরালে । সদ মোঃ জহিরাল ইসলাম, লিডাঃ মোঃ মজিবুর রহমান, মাডা-মত রেজিয়া খাতুন, সাং-বামারজ্বী, ्नाः काठीय दिश्वविभागमः, शामा-गाळीलुट जमद, क्रमा- गाळीलुट, काठीयठा- वात्नातमी, वर्ष -SE TH / STAR (All a) नाहरणन कर्राजा মোঃ জাইবুল আলম, লিবাঃ ইয়ামক মিয়া, মাজা-বহিমা লেগম, সাং- কামাংকুটা, লেঃ জাউম विश्वविद्यालय, साल-राजीलुव लगद, जना- राजीलुव, वावीयटा- राजरायणे, सर्थ - इत्रलय, राजा-

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BRENN MIRLON

FAMILY PICTURE

