Proposed NU Business Name: ZIHAD ENTERPRISE



Project identification and prepared by: Abul Khayer, Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ZIHAD SARKAR		
Age	:	15-04-1994 (21 Years)		
Education, till to date	:	H.S.C		
Marital status	••	Single		
Children	:	N/A		
No. of siblings:	:	2 Sisters		
Address	:	Vill: Moddo Korna, P.O: Ghatail, P.S: Ghatail, Dist: Tangail		
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. JHAHANARA SULTANA MD. HUMAYAN KABIR Branch: Ghatail, Centre # 58(Female), Member ID: 5583 Group No: 06 Member since: 18-08-1993 (22 Years) First loan: 3,000 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	: : :	Existing Loan: BDT 20,000 Outstanding loan: BDT 2,400 Father No 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		Three years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-133789
Mother's Contact No.	:	-
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

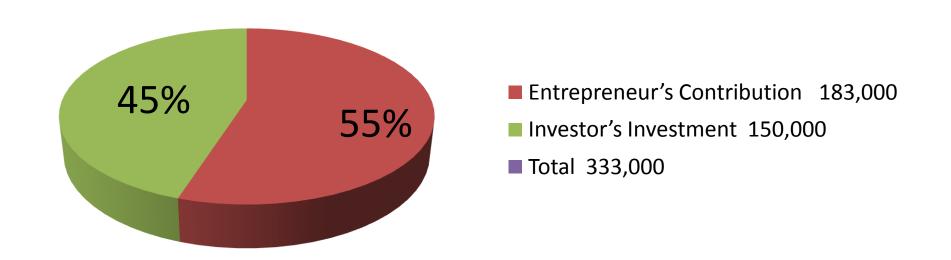
MOST. JHAHANARA SULTANA joined Grameen Bank since 22 years ago . At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	ZIHAD ENTERPRISE		
Location	:	Modhyakorna, Tangail.		
Total Investment in BDT	:	BDT 3,33,000		
Financing	:	Self BDT 1,83,000(from existing business) 55% Required Investment BDT 1,50,000(as equity) 45%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	30 ft x 15 ft= 450 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Pusti Starter, Pusti Grower, Layer Starter. Average 10% gain on sales. The business is operating by entrepreneur. Existing one employee. The entrepreneur is owner of the shop. Collects goods from Gazipur. Agreed grace period is 4 months. 		

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Feed	200,000	2,400,000		
Total Sales (A)	200,000	2,400,000		
Less. Variable Expense				
feed	180,000	2,160,000		
Total variable Expense (B)	180,000	2,160,000		
Contribution Margin (CM) [C=(A-B)	20,000	240,000		
Less. Fixed Expense				
Electricity bill	200	2,400		
Mobile Bill	500	6,000		
transportation	1,500	18,000		
Salary (self)	5,000	60,000		
Salary (Staff)	5,000	60,000		
Entertainment	400	4,800		
Total fixed Cost (D)	12,600	151,200		
Net Profit (E) [C-D)	7,400	88,800		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Pusti starter(20 x 2000)	40,000	50,000	90,000			
Pusti Grower (15 x 2000)	30,000	44,000	74,000			
Layer Starter (10 x 1900)	19,000	57,000	76,000			
Cash in hand	94,000	-	94,000			
Total	1,83,000	1,50,000	3,33,000			

Source of Finance



Financial Projection (BDT)						
Particular	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)						
Feed	285,000	3,420,000	3,591,000	3,770,550		
Total Sales (A)	285,000	3,420,000	3,591,000	3,770,550		
Less. Variable Expense						
Feed	256,500	3,078,000	3,231,900	3,393,495		
Total variable Expense (B)	256,500	3,078,000	3,231,900	3,393,495		
Contribution Margin (CM) [C=(A-B)	28,500	342,000	359,100	377,055		
Less. Fixed Expense						
Electricity bill	200	2,400	3,000	3,500		
Mobile Bill	600	7,200	8,000	8,500		
Salary (self)	5,000	60,000	60,000	60,000		
Salary (Staff)	5,000	60,000	60,000	60,000		
Entertainment	500	6,000	7,000	8,000		
Transportation	2,500	30,000	32,000	34,000		
Total Fixed Cost	13,800	165,600	170,000	174,000		
Net Profit (E) [C-D)	14,700	176,400	189,100	203,055		
Investment Payback		60,000	60,000	60,000		

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	150,000		
1.2	Net Profit	176,400	189,100	203,055
1.3	Depreciation (Non cash item)		-	1
1.4	Opening Balance of Cash Surplus		116,400	245,500
	Total Cash Inflow	326,400	305,500	448,555
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	116,400	245,500	388,555

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 03 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

Pictures





















Al Amin Store, MD. Al Amin, Dhigor.p

Rupa Auto Engineering Workshop, Kai

Babul Enterprise, MD. Babul, Dhigor.pp

5.MS Shafique Enterprise, MD. Shafiqul Islam, Dhigor.pptx

6, Zihad Enterprise, MD. Zihad Sarkar, Dhigor.pptx

Aslam Store, Shariful Islam, Elenga.pptx

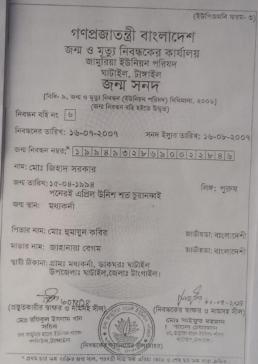
8.Dipa Ice-cream F

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FAMILY PICTURE

