

Proposed NU Business Name: **ZAHID STORE**



Project identification and prepared by: Md Sirajul Islam
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONTU DEWAN
Age	:	12-03-1982 (34 Years)
Education, till to date	:	Class 02
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Baghasur, P.O: Rajabari. P.S: Keranigonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROBE BEGUM
(iii) Father's name	:	JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Basta, Centre # 16 (Female), Member ID: 3965/3, Group No: 06 Member since: 03-02-1998 (18 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 46,000/-
(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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-510504
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROBE BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	ZAHID STORE
Location	:	Baghasur, Rajabari, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 210,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 12 ft= 196 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Keranigonj.▪Agreed grace period is 3 months.

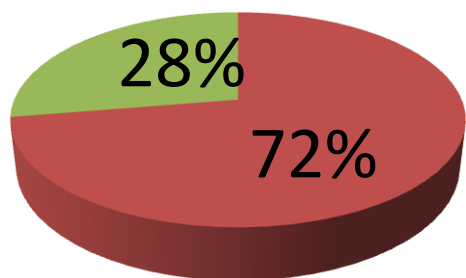
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1,080,000
Flexi-load	81	2,430	29,160
Total Sales (A)	3,081	92,430	1,109,160
Less. Variable Expense			
Grocery Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	531	15,930	191,160
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,930	95,160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flexi-load	1	50000	50,000	1	30000	30,000	80,000
Rice	10	2500	25,000	20	2500	50,000	75,000
Coca-cola	100	700	70,000	0	0	0	70,000
Ice-cream	190	50	9,500	0	0	0	9,500
Soyabeen	100	95	9,500	0	0	0	9,500
Atta	9	1000	9,000	0	0	0	9,000
Salt	200	40	8,000	0	0	0	8,000
Biscuit	200	30	6,000	0	0	0	6,000
Coconut Oil	100	230	23,000	0	0	0	23,000
Total	910		210,000	21		80,000	290,000

Source of Finance



■ Entrepreneur's Contribution 210,000

■ Investor's Investment 80,000

■ Total 290,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1,620,000	1,701,000	1,786,050
Flexi-load	108	3,240	38,880	40,824	42,865
Total Sales (A)	4,608	138,240	1,658,880	1,741,824	1,828,915
Less. Variable Expense					
Grocery Item	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)]	783	23,490	281,880	295,974	310,773
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Entertainment		200	2,400	3,000	3,500
Total Fixed Cost		8,600	103,200	106,900	110,400
Net Profit (E) [C-D]		14,890	178,680	189,074	200,373
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<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	80,000		
1.2	Net Profit	178,680	189,074	200,373
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,680	303,754
	Total Cash Inflow	258,680	335,754	504,127
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	146,680	303,754	472,127

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







হাসীপ ব্যাংক

নতুন প্লানের পাশবই

~~৩০/১০/১৯~~

নাম মুঃ হুসেইন মুঃ হুসেইন

কেন্দ্রের নাম ইসি:কি: এলিগাভ

শাখা



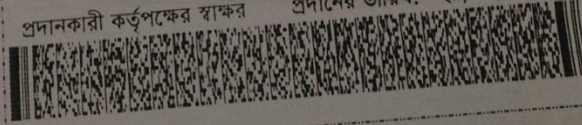
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মন্টু দেওয়ান
Name: Montu Dewan
পিতা: জয়নাল দেওয়ান
মাতা: রবে বেগম
Date of Birth: 12 Mar 1982
ID NO: 2613813203519

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোস্টিং: ১০০, গ্রাম/রাস্তা: বাঘাসুর, ডাকঘর: রাজাবাড়ী - ১৩১০,
কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৫/২০০৮



FAMILY PICTURE

