

Proposed NU Business Name: M/S ZAKIR TREDERS

Project identification and prepared by: Probir chandra pramani
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Project verified by: Md.Mozahaul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIJU PRANG
Age	:	08-04-1988 (29Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill: Rashidpur P.O: Baluaghat P.S: Sonatola Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JOMELA BEGUM
(iii) Father's name	:	MD.BACHHU PRANG
(iv) GB member's info	:	Branch :Balua,Sonatola Centre 4 (Female), Member ID: 1436/1, Group No: 05 Member since: 27-03-2007(17 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 10000, Outstanding Loan: Nill
(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	:	10 years experience in running business.08 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728657286
Family's Contact No.	:	01790181292
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JOMELA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

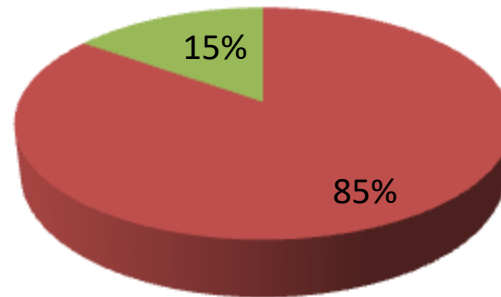
Business Name	:	M/S ZAKIR TREDERS
Location	:	Balua hat, Sonatola, Bogra
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 280000/- (from existing business) 40% Required Investment BDT 50,000/- (as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Soap,Dal,Species,Salt, Oil,Flour,rice e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is owned.▪Collects goods from Bogra Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Soap,Dal,Species,Salt, Oil,Flour,rice e.t.c.	4600	138000	1656000
		0	0
Total Sales(A)	4600	138000	1656000
Less Variable Expense (B)			0
Soap,Dal,Species,Salt, Oil,Flour,rice e.t.c.	3910	117300	1407600
Total Variable Expense	3910	117300	1407600
Contribution Margin (CM) [C=(A-B)]	690	20700	248400
Less Fixed Expense			
Rent		1800	21600
Electric Bill		700	8400
Transportation		400	4800
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Entertainment		300	3600
Guard		250	3000
Generator		160	1920
Mobile Bill		300	3600
Total Fixed Cost (D)		15910	190920
Net Profit (E)= [C-D]		4790	57480

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	100	700	70,000	15	230	3,450	73,450
Dal	300	100	30,000	57	80	4,560	8,560
Sugar	200	100	20,000	33	800	26,400	
Flour	20	50	1,000	41	175	7,175	8,175
oil	185	82	15,170	20	350	7,000	22,170
Rice	10	6000	60,000			0	60,000
Salt	15	875	13,125				13,125
Others			20,705			1,415	22,120
Security			50,000			0	50,000
			0			0	0
	128	7907	280,000	166	1635	50,000	330000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 50,000
- Total 330,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,Dal,Species,Salt, Oil,Flour,rice e.t.c.	4600	138000	1656000	1738800	1825740
		0	0	0	0
Total Sales(A)	4600	138000	1656000	1738800	1825740
Less Variable Expense (B)					
Soap,Dal,Species,Salt, Oil,Flour,rice e.t.c.	3910	117300	1407600	1477980	1551879
Total Variable Expense	3910	117300	1407600	1477980	1551879
Contributon Margin (CM) [C=(A-B)]	690	20700	248400	260820	273861
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		700	8400	8700	9000
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		7000	84000	84000	84000
Entertainment		300	3600	3600	3600
Gard		250	3000	3000	3000
Generator		160	1920	1920	1920
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15910	189000	189640	190292
Net Profit (E)= [C-D]		4790	57480	60354	63372

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	50,000		
1.2	Net Profit	57,480	60354	63371.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		37480	77834
	Total Cash Inflow	107,480	97,834	141,206
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	37,480	77,834	121,206

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 10 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

FAMILY PICTURE