

## Proposed NU Business Name: **M/S Z .N TRADERS**



Project identification and prepared by: Md. Habil Uddin Shah  
Keranigonj Unit, Dhaka

Project verified by: MD.Samsul arifin



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

Name	:	<b>MD.NAZMUL ISLAM</b>
Age	:	03-07-1992(25 Years)
Education, till to date	:	Dentist
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill:Khaskandi Belnai, P.O:Talepur, P.S:Karanigong , 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	:	<b>NASIMA AKTER</b>
(iii) Father's name	:	<b>MD.JABEDUL HOQUE</b>
(iv) GB member's info	:	Branch:Rohitpur , Centre # 56 (Female), Member ID:4041/1 , Group No: 03 Member since: 2004-2009(5Years) First loan: BDT 5000
Further Information:		Existing loan: BDT20,000 Outstanding loan: BDT Nil
(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.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01817649071
Father's Contact No.	:	01822894367
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIMA** joined Grameen Bank since 5 years ago. At first she took 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S Z .N TRADERS</b>
Location	:	Boding Market,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT 480000
Financing	:	Self BDT 400,000(from existing business) 83% Required Investment BDT 80,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	20ft x 10ft= 120square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in exis Coffiee Machine,Coffiee</li><li>▪Average 8% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is won.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

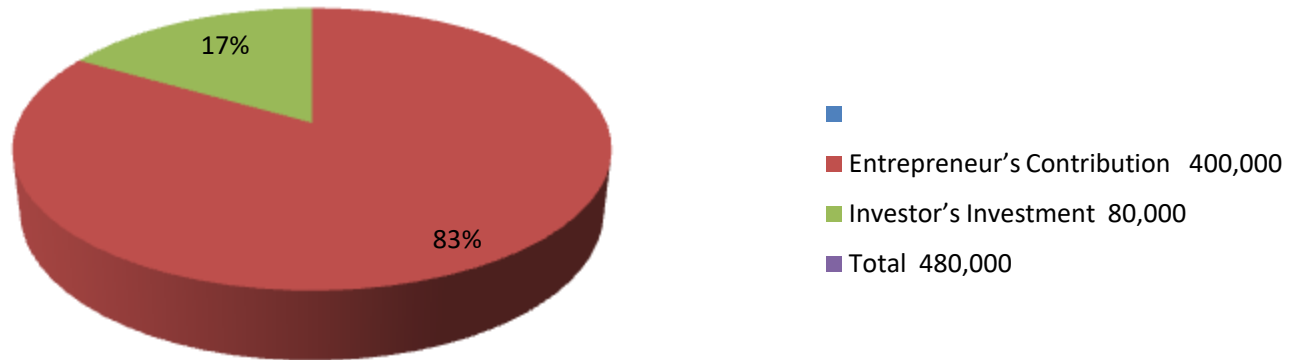
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Coffee, Coffee Machine	18,000	540,000	6,480,000
Total Sales (A)	18,000	540,000	6,480,000
Less. Variable Expense			
		0	0
		0	0
Total variable Expense (B)	16,560	496,800	5,961,600
Contribution Margin (CM) [C=(A-B)]	1,440	43,200	518,400
Less. Fixed Expense			
Rent		7,700	92,400
Mobile Bill		300	3,600
Transportation		5,000	60,000
Electricity Bill		1,000	12,000
Salary (self)		5,000	60,000
Salary(staff)		18,000	216,000
Generator			
Entertainment		300	3,600
Security Guard			
Total fixed Cost (D)		36,800	441,600
Net Profit (E) [C-D]		6,400	76,800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Coffee Machine	7 pice	20,000	140,000	4 pice	20,000	80,000	220,000
Coffee	10 curtun	6000	60000	0	0	0	60000
Electronic chair	1 pice		200,000	0	0	0	200,000
<b>Total</b>			<b>400000</b>			<b>80,000</b>	<b>480,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Coffee,Coffee Machine	20000	600000	7200000	7560000	7938000
		0	0	0	0
<b>Total Sales(A)</b>	<b>20000</b>	<b>600000</b>	<b>7200000</b>	<b>7560000</b>	<b>7938000</b>
<b>Less Variable Expense (B)</b>					
Coffee,Coffee Machine	<b>18400</b>	<b>552000</b>	<b>6624000</b>	6955200	<b>7302960</b>
<b>Total Variable Expense</b>	<b>18400</b>	<b>552000</b>	<b>6624000</b>	<b>6955200</b>	<b>7302960</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>604800</b>	<b>635040</b>
<b>Less Fixed Expense</b>					
Rent		7700	92400	92400	92400
Electric Bill		1000	12000	12300	12600
Transportaion		5000	60000	63000	66150
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		18000	216000	216000	216000
Entertainment		300	3600	3600	3600
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>37300</b>	<b>447600</b>	<b>451000</b>	<b>454550</b>
<b>Net Profit (E)= [C-D]</b>		<b>10700</b>	<b>128400</b>	<b>134820</b>	<b>141561</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>				
<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128,400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96400	199220
	<b>Total Cash Inflow</b>	<b>178,400</b>	<b>231,220</b>	<b>340,781</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>82,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,400</b>	<b>199,220</b>	<b>308,781</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:3  
Experience & Skill : 5 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





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খাদ্য

আধুনিক  
কল প্রক

বিকাল ৫.০০





নর রহিম

স্টাল

Banglacoffee









# FAMILY PICTURE

