

Proposed NU Business Name: **ZIAUL HAQUE STORE**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD : ZIAUL HAQUE
Age	:	13/03/1995 (22 Years)
Education, till to date	:	S.S.C (Pass)
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	01 Brathers 03 Sisters
Address	:	Vill: Rajapur P.O.Boktermunsi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TANJUMA KHATUN
(iii) Father's name	:	MD: MAHBUBUL HAQUE
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 38/(Female), Member ID: 9864, Group No: 03 Member since: 08-02-2010(7Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 20,920/-
(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	:	3 Years Experience 3 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01850-966781
Mother's Contact No.	:	01915-737854
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TANJUMA KHATUN joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House Ripeir.

Proposed Nobin Udyokta Business Info

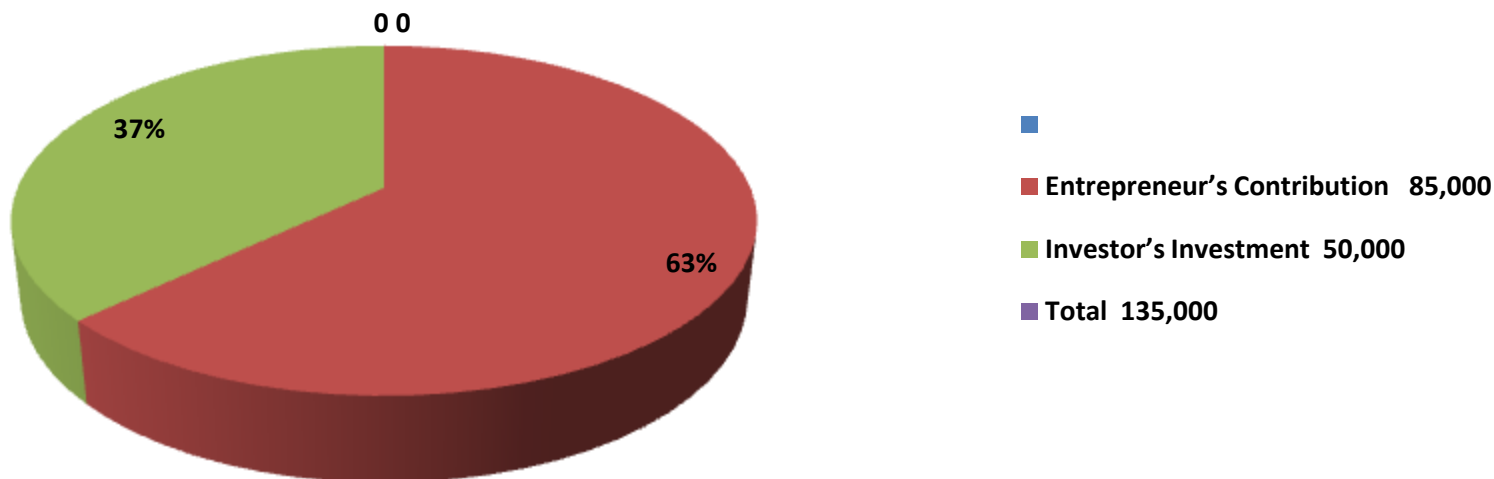
Business Name	:	JIAUL HAQ STORE
Location	:	Boktarmunsi Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,35,000/-
Financing	:	Self BDT 85,000/- (From Existing Business) 63% Required Investment Bdt,50,000(as Equity) 37%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 20 ft. = 300 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold Drinks, Biscut, Flour,Suger & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Compny. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cold Drinks, Biscut, Flour,Suger & others	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Cold Drinks, Biscut, Flour,Suger & others	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		800	9600
Electric Bill		400	4800
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		8200	98400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cold Drinks	10	500	5,000	20	500	10,000	15,000
Biscuit	20	500	10,000	20	500	10,000	20,000
Chips	10	600	6,000	0	0	0	6,000
Flour	2	1,500	3,000	5	1,500	7,500	10,500
Suger	1	2,500	2,500			0	2,500
Others			33,500			22,500	56,000
Security			25,000			0	25,000
Total	43	5600	85000	45	2,500	50,000	135000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cold Drinks, Biscut, Flour,Suger & others	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Cold Drinks, Biscut, Flour,Suger & others	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6800	81600	82000	82400
Net Profit (E)= [C-D]		11200	134400	141120	148176
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	134,400	141120	148176
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114400	235520
	Total Cash Inflow	184,400	255,520	383,696
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	114,400	235,520	363,696

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Boktarmunsi Bazar,
sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







