

Proposed NU Business Name: **M/S ZEMI CHIPS**



Project identification and prepared by: Monoranjon,  
Munshiganj Unit, Munshiganj

Project verified by: Sirazul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>TANZEMA AKTER</b>
Age	:	10-01-1997 (20 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother 03 Sister
Address	:	Vill: Kashipur, P.O: Ponshasar P.S: Munshiganj sadar Dist: Munshiganj
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>MINA BEGUM</b>
(iii) Father's name	:	<b>MD SALAM</b>
(iv) GB member's info	:	Branch: Ponshosar , Centre # 37 (Female), Member ID: 3931/1, Group No: 06 Member since: 25-07-2008 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 26,040/-
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01909-020794
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINA KHA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ZEMI CHIPS</b>
Location	:	KashipurPonshosar,Ponshosar, Munshiganj.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000(from existing business) 75 % Required Investment BDT 50,000(as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Ata, oil,chips, etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing five employee.</li> <li>▪He is doing his business in own place.</li> <li>▪Collects goods from Munshiganj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

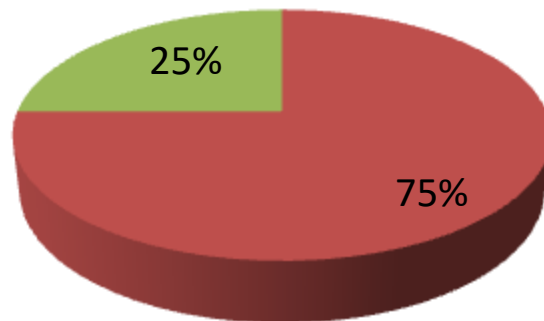
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Ships item	4,000	120,000	14,40,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>14,40,000</b>
<b>Less. Variable Expense</b>			
Chips item	3,200	96,000	11,52,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary ( Staff)		15,000	180,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>21,600</b>	<b>259,200</b>
<b>Net Profit (E) [C-D]</b>		<b>2,400</b>	<b>28,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Moyda	50,000	20,000	40,000
Piep	10,000	5,000	9,000
Bedi	10,000	15,000	30,000
Das Mihi	10,000	-	1,000
Ata	50,000		10,000
Hull	10,000		30,000
Other	10,000	10,000	30,000
<b>Total</b>	<b>150,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 1,50,000
- Investor's Investment 50,000
- Total 2,00,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Chips item	4,500	135,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>16,20,000</b>	<b>17,01,000</b>	<b>17,86,050</b>
<b>Less. Variable Expense</b>					
Chips item	3,600	108,000	12,96,000	13,60,800	14,28,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>12,96,000</b>	<b>13,60,800</b>	<b>14,28,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>			,		
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		300	3,600	3,700	3,800
Transportation		500	6,000	6,100	6,200
Salary (self)		5,000	60,000	60,000	60,000
Salary ( Staff)		15,000	180,000	180,000	180,000
Entertainment		300	3,600	3,700	3,700
<b>Total Fixed Cost</b>		<b>21,600</b>	<b>259,200</b>	<b>259,500</b>	<b>259,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>	<b>80,700</b>	<b>97,410</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	64,800	80,700	97,410
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		44,800	105,500
	<b>Total Cash Inflow</b>	<b>114,800</b>	<b>125,500</b>	<b>154,587</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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>44,800</b>	<b>105,500</b>	<b>182,910</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 05  
Experience & Skill : 05 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







# FAMILY PICTURE

