

Proposed NU Business Name: **ZAKIR STORE**



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Kaliakoir Unit, Gazipur

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ZAKIR HOSSAIN
Age	:	05-06-1987 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Rotonpur, P.O: Rotonpur, P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAMELA
(iii) Father's name	:	ABDUL KHALEK
(iv) GB member's info	:	Branch: Mouchak Kaliakoir; Centre # 02 (Female), Member ID: 1192, Group No: 05 Member since: 21-01-1988 (28 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 160,000/-, Outstanding loan: BDT 55,000/-
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-529559
Mother's Contact No.	:	01720-212881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Kaliakoir

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMELA joined Grameen Bank since 17 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZAKIR STORE
Location	:	Behind Rotonpur Rail Station, Kaliakoir, Gazipur
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 100,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
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 owned.▪Collects goods from Shofipur.▪Agreed grace period is 3 months.

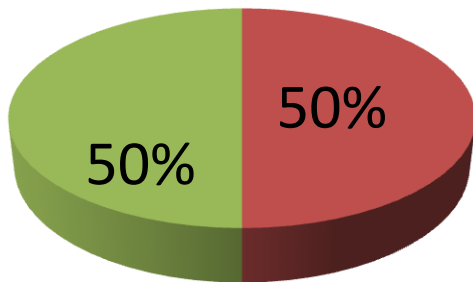
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
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)]	450	13,500	162,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		100	1,200
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	1500	7,500	5	1500	7,500	15,000
Atta	1	950	950	1	950	950	1,900
Sugar	1	3600	3,600	1	3600	3,600	7,200
Soyabin Oil	200	90	18,000	200	90	18,000	36,000
Mustard Lil	2	1294	2,588	2	1294	2,588	5,176
Coconut	20	85	1,700	20	85	1,700	3,400
Biscuit	100	50	5,000	100	50	5,000	10,000
Cosmetics	100	150	15,000	100	150	15,000	30,000
Soap,Salt, Oil, Noodles, Candle etc	100	440	44,000	100	440	44,000	88,000
Others	1	1662	1,662	1	1662	1,662	3,324
Total	530		100,000	530		100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,200	126,000	1,512,000	1,587,600
Total Sales (A)	4,200	126,000	1,512,000	1,587,600
Less. Variable Expense				
Grocery Item	3,570	107,100	1,285,200	1,349,460
Total variable Expense (B)	3,570	107,100	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800	238,140
Less. Fixed Expense				
Electricity Bill		500	6,000	7,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	16,500
Entertainment		100	1,200	1,500
Total Fixed Cost		7,100	85,200	89,000
Net Profit (E) [C-D]		11,800	141,600	149,140
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	141,600	149,140
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		81,600
	Total Cash Inflow	241,600	230,740
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	81,600	170,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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



fast 3G

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২০% বোনাস





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FAMILY PICTURE

