

Proposed NU Business Name: **M/S ZAKARIA STORE**



Project identification and prepared by: Md.Saidullah,
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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAH MD. ZAKARIA
Age	:	13-09-1986(31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sister & 1 Brother
Address	:	Vill: Dangapara , P.O: Koromzi P.S: Dupchachia, 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	:	MST. ZINNATUNNESA
(iii) Father's name	:	SHAH MD. GOLAM MOSTOFA
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 27(Female), Member ID: 6547, Group No: 01 Member since: 01-05-2011 (05Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	50,000(Per Year)
Other Own/Family Sources of Liabilities	:	Autogari
Entrepreneur Contact No.	:	01737-211815
Mother's Contact No.	:	01713-771253
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZINNATUNNESA joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ZAKARIA STORE
Location	:	Danggapara, Koromzi, Dupchachia
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 105,000/-(from existing business) 60% Required Investment BDT 70,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shar, oil Bakery & cosmetics etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

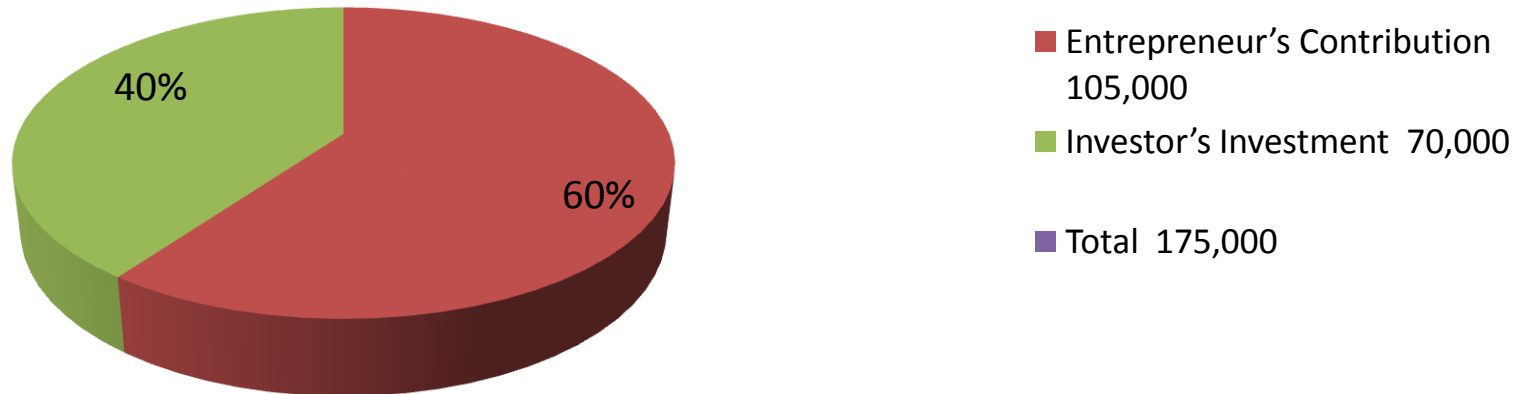
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shar, oil Bakery & cosmetics etc.	8500	255000	3060000
Total Sales (A)	8500	255000	3060000
Less Variable Expense			
Shar, oil Bakery & cosmetics etc.	7650	229500	2754000
Total variable Expense (B)	7,650	229500	2754000
Contribution Margin (CM) [C=(A-B)	850	25500	306000
Less Variable Expense			
Electricity bill		1000	12000
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		8,300	99600
Net Profit (E)= [C-D]		17,200	206400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ata	28	28	784	100	28	2800	3584
Bakery item	1	10,000	10000	200	100	20000	30000
Cosmetics	1	5,000	5000	100	200	20000	25000
Shop & Wheel	1	5,000	5000	0	0	0	5000
Oil	100	90	9000	0	0	0	9000
Paddy	2	1,500	3000	5	1500	7500	10500
Shar	5	800	4000	10	800	8000	12000
Others	10	1,000	10000	1	13,700	13700	23700
Mobile load	1	30,000	30000	0	0	0	30000
Firiz	1	30,000	30000	0	0	0	30000
Total	31	0	105,000	416	0	70,000	175,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shar, oil Bakery & cosmetics etc.	10,000	300000	3600000	3780000	3969000
Total Sales (A)	10,000	300000	3600000	3780000	3969000
Less Variable Expense		0	0	0	0
Shar, oil Bakery & cosmetics etc.	9000	270000	3240000	3402000	3572100
Total variable Expense (B)	9,000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense			0	0	0
Electricity bill		1200	14400	15120	15876
Transportation		2000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(Staff)		4,000	48000	50400	52920
Entertainment		700	8400	8820	9261
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		13,400	160800	168840	177282
Net Profit (E)= [C-D]		16,600	199200	209160	219618
Investment Payback			28,000	28,000	28,000

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

SR#	<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	70,000		
1.2	Net Profit	199200	209160	219618
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		171,200	352,360
	Total Cash Inflow	269,200	380,360	571,978
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	171,200	352,360	543,978

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 Others:0
Experience & Skill : 15 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

