

## Proposed NU Business Name: **Zihad Kaporer Dokan**



Project identification and prepared by: Md Serazul Islam,  
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

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

Name	:	<b>Mst. Lazly</b>
Age	:	20-04-1988 ( 29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: North Betdoba ,P.O: Kalihati ,P.S: Kalihati , Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Bimola Begum
(iii) Father's name	:	Babu Saudagar
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 69 (Female), Member ID: 9310 , Group No: 13 Member since: 26-04-2011 ( 07Years) First loan: BDT = 10000 Last Loan = 30000
<b>Further Information:</b>	:	Outstanding loan:=20400
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-010801
Family's Contact No.	:	01746-473159
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Bimola** joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Zihad Kaporer Dokan</b>
Location	:	Old Cinema Hall, Hamidpur, Ghatail, Tangail.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/- (from existing business) 50% Required Investment BDT 40,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 05 ft= 100 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Three Pices, Print Sharee, Peticoad, Orna etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The Entrepreneur Is Owner Of The Shop.</li> <li>▪Collects goods from .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Three Pices,Print Sharee,Peticoad,Orna etc.	2,500	75,000	900,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Three Pices,Print Sharee,Peticoad,Orna etc.	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,100</b>	<b>97,200</b>

## Investment Breakdown

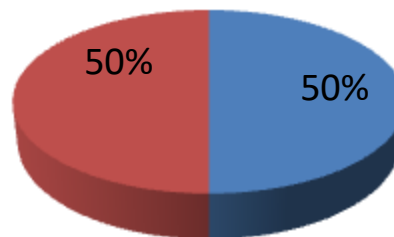
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three Pices	30	450	13500	Three Pices	40	450	18,000	31,500
Print Sharee	30	300	9000	Print Sharee	50	300	15,000	24,000
Peticoad	50	150	7500				0	7,500
Orna	40	200	8000				0	8,000
			0					0
	50		0				0	0
			0				0	0
			0				0	0
			0				0	0
Others	1	2000	2000				0	2,000
Secuirity of Shop			0					0
Machinaries			0	Others			7,000	7,000
<b>Total</b>			<b>40,000</b>				<b>40,000</b>	<b>80,000</b>

## Source of Finance

■ Entrepreneur's contibution 40000

■ Investor's Investment 40000

■ Total 80000



## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Three Pices,Print Sharee,Peticoad,Orna etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Three Pices,Print Sharee,Peticoad,Orna etc.	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		330	3,960	4,158	4,366
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,075</b>	<b>84,900</b>	<b>86,145</b>	<b>87,452</b>
<b>Net Profit (E) [C-D]</b>		<b>10,925</b>	<b>131,100</b>	<b>140,655</b>	<b>150,688</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	131,100	140,655	150,688
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		115,100	239,755
	<b>Total Cash Inflow</b>	<b>171,100</b>	<b>255,755</b>	<b>390,443</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,100</b>	<b>239,755</b>	<b>374,443</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 07 Years  
Own Business : 07 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