

## Proposed NU Business Name: **ZIA GENERAL STORE**



Project identification and prepared by: Md. Nurul Islam,  
Dakshinkhan Unit, Dhaka  
Project verified by: MD. Rofiqul Islam



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

Name	:	<b>ZIA UDDIN</b>
Age	:	01-01-1983 (32Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	02 Brother, 01 Sisters
Address	:	Vill: Gobindropur, P.O: Ujampur, P.S: Uttarkhan, Dist: Dhaka
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>SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>MD MOJIBUR RAHMAN</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 36 (Female), Member ID: 2889, Group No: 03 Member since: 13-12-2010 (20 Years) First loan: BDT 5,000 /-
Further Information:		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	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-068678
Family's Contact No.	:	01928-951313
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHIDA BEGUM** joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ZIA GENERAL STORE</b>
Location	:	Chamurkhan mor,Uttarkhan ,Dhaka
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 40,000/- (from existing business) 40% Required Investment BDT 60,000/- (as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none"><li>▪He business is planned to be scaled up by investment in existing goods like; Biscuit, Chanachur, Soft drinks, Bread, Banana, Tea etc.</li><li>▪Average 20% gain on other item sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Tangi.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

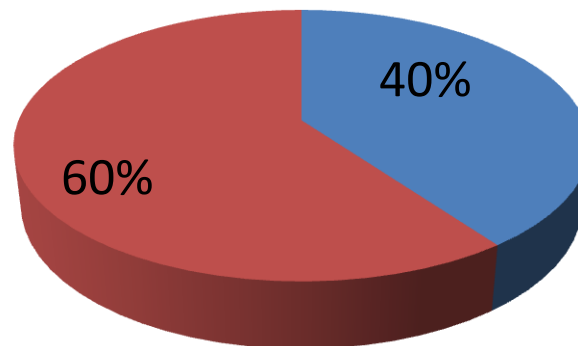
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit, Chanachur, Soft drinks, Bread, Banana, Chips etc	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Biscuit, Chanachur, Soft drinks, Bread, Banana, Chips etc	2,000	60,000	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		3,500	42,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		100	1,200
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,300</b>	<b>123,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,700</b>	<b>56,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shop	10,000	5,000	15,000
Biscurt	5,600	3,000	8,600
Tooth paste	3,500	2,000	5,500
ToothBrash	2,800	1,000	3,800
fair & Lovely	1,350	2,000	3,350
Tooth power	1,008	1000	2,008
Mastard oil	240	2000	2,240
Blue	414	500	914
aerosol	420	2,000	2,420
Others	9,668	2,000	11,668
Gas selider&stove	5,000	39500	44,500
<b>Total</b>	<b>40,000</b>	<b>60,000</b>	<b>100,000</b>

## Source of Finance

■ Entrepreneur's contibution 40,000 ■ Investor's Investment 60,000 ■ Total 100,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Biscuit, Chanachur, Soft drinks, Bread, Banana, Chips etc	3,500	105,000	1,260,000	1,323,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>
<b>Less. Variable Expense</b>				
Biscuit, Chanachur, Soft drinks, Bread, Banana, Chips etc	2,800	84,000	1,008,000	1,058,400
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>
<b>Less. Fixed Expense</b>				
Rent		3,500	42,000	36,000
Electricity Bill		500	6,000	6,000
Transportation		1,000	12,000	40,000
Mobile Bill		100	1,200	12,000
Entertainment		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
<b>Non Cash Item</b>				
Depreciation		83	1,000	1,000
<b>Total Fixed Cost</b>		<b>10,383</b>	<b>124,600</b>	<b>157,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,617</b>	<b>127,400</b>	<b>107,200</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	127,400	107,200
1.3	Depreciation (Non cash item)	1,000	1,000
1.4	Opening Balance of Cash Surplus		72,400
	<b>Total Cash Inflow</b>	<b>168,400</b>	<b>180,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,400</b>	<b>144,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

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











এামীণ ব্যাংক

মহাজ্ঞানের পাশবই

নাম	সুজিতা	১১/১২
কেন্দ্রের নাম	কলকাতা	(১)
শাখা		২০





প্রাথমিক ব্যাংক

শাখা  
বাকি ব্যবস্থাপনা শাখা, গাজ

সহজ ঋণের পাশ বই

নাম

সহিদ

ঋণী নং

৪২৫১

গ্রুপ নং

১

কেন্দ্র নং

১৫/৫

কেন্দ্রের নাম

৬৫৫৫৫৫

বই ইস্যুর তারিখ

১৫/৮/২০০২

শাখা ব্যবস্থাপকের স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জিয়া উদ্দিন

Name: Md. Zia Uddin

পিতা: মোঃ মজিবুর রহমান

মাতা: মোছাঃ শাহিদা বেগম

Date of Birth: 01 Jan 1983

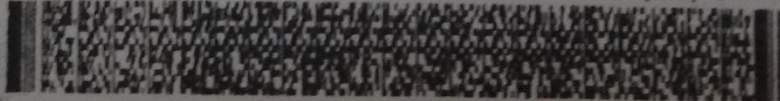
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ১২/৬, রাস্তা নং/নাম: গোবিন্দপুর, গোবিন্দপুর, ডাকঘর: উজামপুর  
১২৩০, উত্তর খান, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৮/১১/২০০৭



# FAMILY PICTURE

