

Proposed NU Business Name: ZILLUR VARIETIES STRORE

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Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZILLUR RAHMAN
Age	:	05-06-1985 (31 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Son & 1 Daughter
No. of siblings:	:	05 Brothers 1 Sister
Address	:	Vill: Hayatkanda, P.O: Aouna P.S: Nawabganj, 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	:	LATE LALJAN BEGUM
(iii) Father's name	:	LATE FAJAL HAQUE
(iv) GB member's info	:	Branch: Sholla, Centre # 21 (Female), Member ID: 2744, Group No: 06 Member since: 01/01/1990 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nill
(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	:	Eight years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-775984
Mother's Contact No.	:	01792-763853
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE LALJAN BEGUM joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

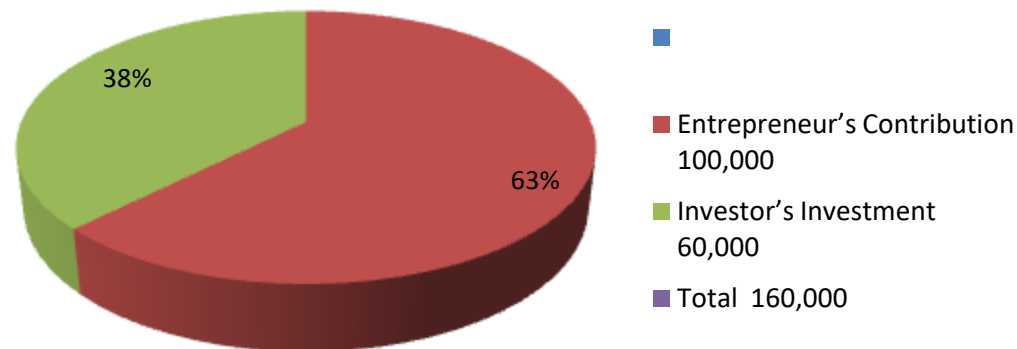
Business Name	:	ZILLUR VARIETIES STORE
Location	:	Aouna Bazar Road, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000(from existing business) 45% Required Investment BDT 60,000(as equity) 55 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Suger,Oil etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in own place.▪Collects goods from Nawabgonj▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Grocery Item	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	02	2,200	4,400	10	2,000	20,000	24,400
Cosmetics			15,000			10,000	25,000
Soyabin Oil	50	600	30,000	500	40	20,000	50,000
Sugar	01	5,000	5,000	02	5,000	10,000	15,000
Flour	05	2,000	10,000				10,000
Biscuit	50	312	15,600				15,600
Other goods			20,000				20,000
			1,00,000			60,000	1,60,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Grocery Item	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Total variable Expense (B)	3,825	1,14,750	13,77,000	14,45,850	15,18,143
Contribution Margin (CM) [C=(A-B)]	675	20,250	2,43,000	2,55,150	2,67,908
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,000	5,500
Transportation		2,000	24,000	24,500	25,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		8,100	97,200	98,000	99,000
Net Profit (E) [C-D]		12,150	1,45,800	1,57,150	1,68,908
Investment Payback					

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,45,800	1,57,150	1,68,908
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,21,800	2,54,950
	Total Cash Inflow	2,05,800	2,78,950	4,23,858
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,21,800	2,54,950	3,99,858

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Aouna Bazar Road,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest





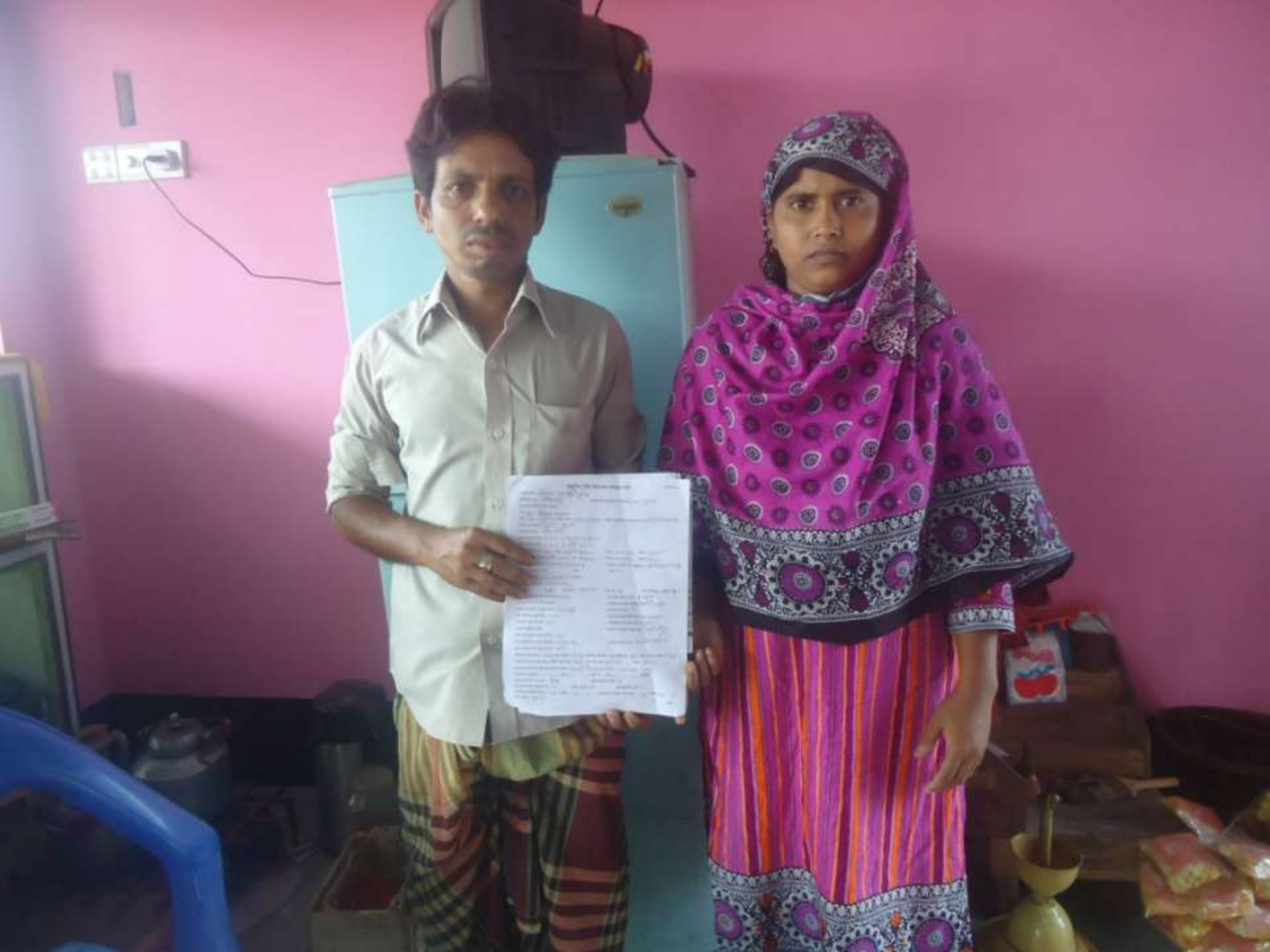












FAMILY PICTURE