

Proposed NU Business Name: **ZAKIR GERMENTS**

Project identification and prepared by: MR.Kabir Raksam,
Godagari Unite, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAKIR HASAN JEWEL
Age	:	30-12-1997(19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	3 Brother 1 Sister
Address	:	Vill: Vatopara,P.O: Vatopara,P.S: Godagari Dist: Rajshahi
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. ZERBANU BEGUM
(iii) Father's name	:	MD. TIA ALAM
(iv) GB member's info	:	Branch: Matikata, Godagari Centre # 19(Female), Member ID: 7097/3, Group No: 10 Member since: 06-07-2008(8Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 18,000, Outstanding loan: 12217
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01747095867
Father's Contact No.	:	01735551943
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZERBANU BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZAKIR GERMENTS
Location	:	HORISONGKORPUR, GODAGARI, RAJSHAHI
Total Investment in BDT	:	BDT 1,63,000/-
Financing	:	Self BDT 1,23,000/-(from existing business) 75% Required Investment BDT 40,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8 ft= 80square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments business.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Pabna and Rajshahi▪Agreed grace period is 3 months.

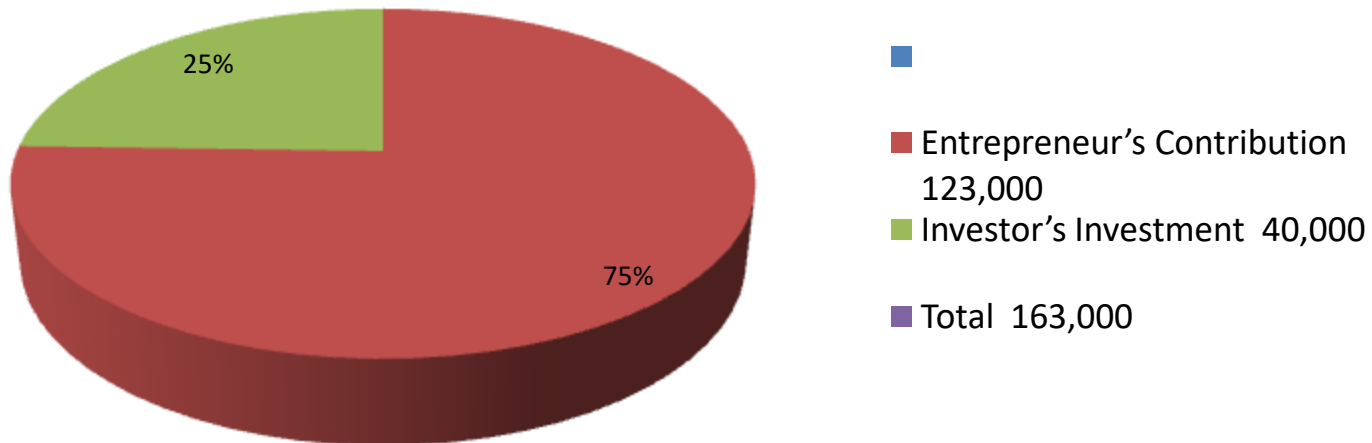
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths sales	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Cloths sales	2400	72000	864000
Total variable Expense (B)	2400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		500	6000
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Entertainment		0	
Transportation		1000	1200
Gard		0	0
Total fixed Cost (D)		7000	73200
Net Profit (E) [C-D]		11000	142800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shari(30 x 400)	12000	20000	32000
Linggi Piece (50 x 300)	15000	15000	30000
Three piece(15 x 450)	6000	5000	11000
Germents	80000		80000
Total	123000	40000	163000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Clot sales	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense					
Clot sales	2400	72000	864000	907200	952560
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
5 Less. Fixed Expense					
Rent		500	6000	7000	8000
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	1200	15000	18000
Guard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	73300	88600	93100
Net Profit (E) [C-D]		11000	142700	138200	145040
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2 nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	142700	138200	145040
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122700	240900
	Total Cash Inflow	192700	260900	385940
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	122700	240900	365940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Horisangkorpur, Godagari,
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE