

Proposed NU Business Name: **ZIAUL STORE**



Project identification and prepared by: MD. Menedi Hassan
Sweet

Sreepur Unit , Gazipur
Project verified by: MD. Siddikur Rahaman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZIAUL HAQUE
Age	:	01-07-1988 (28Years)
Education, till to date	:	ssc
Marital status	:	Married
Children	:	SON Daughter
No. of siblings:	:	1 Brother 2 SisterS
Address	:	Vill: Kewua P.O:Kewua, P.S: Sreepur, Dist: Gazipur
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. BANU BIBI
(iii) Father's name	:	MD. FAZLUL HAQUE
(iv) GB member's info	:	Branch: Tangra # 56 (Female), Member ID: 7233/1, Group No:11 Member since:09/10/1997 First loan: BDT -2000
Further Information:		Existing Loan: BDT 40000, Outstanding loan:-
(v) Who pays GB loan installment	:	No
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01616802810
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepuri Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BANU BIBI joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

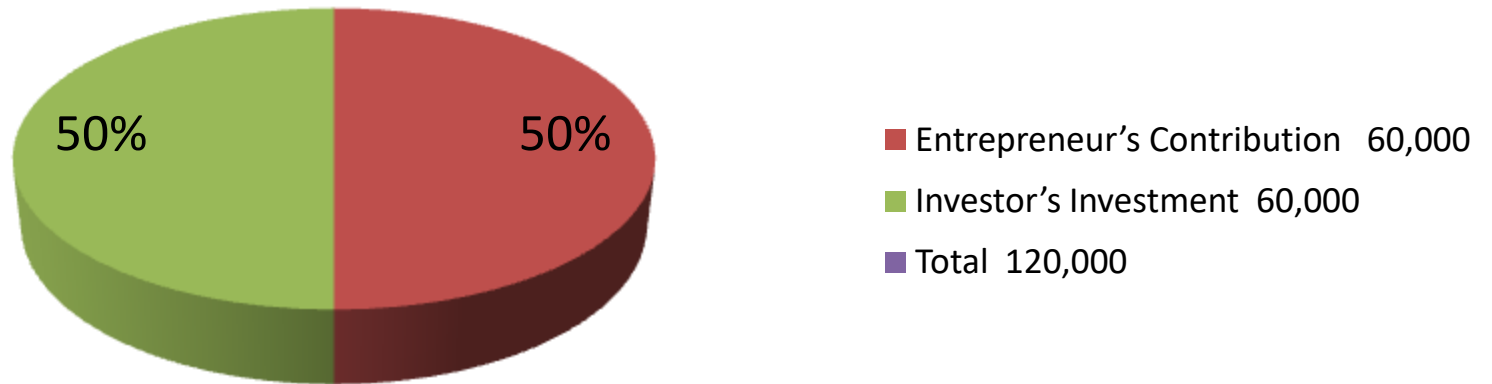
Business Name	:	ZIAUL STORE
Location	:	Gazipur
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BDT 60000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 12ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice,dal,oil ETC▪The business is operating by entrepreneur. Existing no employees.▪Average gain 15%▪The shop is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice, Dal, Oil, Soap,Suger ETC	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Rice, Dal, Oil, Soap,Suger ETC	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		600	7200
Transportaion		200	2400
Salary (Self)		5000	60000
Entertainment		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		5150	61800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2,500	12,500	10	2500	25,000	37,500
Dal	2	3,000	6,000			0	6,000
Soap	150	35	5,250			0	5,250
Sugar	5	3500	17,500			0	17,500
Flour			0	5	4500	22,500	22,500
Oil	50	90	4,500			0	4,500
Other			14,250		12500	12,500	26,750
	212	9125	60000	15	19,500	60,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice, Dal, Oil, Soap,Suger ETC	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		600	7200	7500	7800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6100	73200	73720	74246
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<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	60,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64800	134040
	Total Cash Inflow	148,800	158,040	231,942
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	64,800	134,040	207,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur, Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







