

# A Nobin Udyokta Project

Proposed NU Business Name : **Zulhash Shari Bitan**



**Presented by**  
**Md Zulhash Mizi**

**NU Identified and PP Prepared & Verified by :**

**Abu Musa Bhuiyan**  
**(Chandpur Sadar Unit)**

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	<b>Md. Zulhash Mizi</b>
Age	:	34 Years
Marital status	:	Married
Children	:	3 Sons, 1 Daughter
No. of siblings:	:	2 Sisters, 2 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Manik Moti
(iii) Father's name	:	Mr. Sultan Mizi
(iv) GB member's info	:	Branch: Shah Mahmudpur. Centre # 29(M), Loanee no.: 2832, Member since : 01-02-2003, First loan: Tk. 5,000 Total Amount Received: Tk. 3,80,000 Existing loan: Tk. 30,000, Outstanding: Tk. 14,160
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education, till to date	:	Class Six

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)**

<i>Present Occupation</i>	:	<i>Business</i>
<i>Trade License No</i>	:	<i>459</i>
<i>Business Experiences and Training Info</i>	:	<b><i>3 years</i></b>
<i>Other Own/Family Sources of Income</i>	:	<i>Father (Pepper Sell-Buy Business)</i>
<i>Other Own/Family Sources of Liabilities</i>	:	<i>No</i>
<i>NU Contact Info</i>	:	<i>01713609807</i>
<i>NU Project Source/Reference</i>	:	<i>GT Chandpur Sadar Unit, Chandpur</i>

# **BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY**

*NU's Mother has been a member of Grameen Bank since 2003 (12 years). At first she took a loan amount BDT 5,000 from Grameen Bank. She purchased 16 decimal agricultural land by using GB loan of BDT 12,00,000. She rebuilt their house by using GB loan of BDT 2,50,000. She built also a new house by using GB loan of BDT 1,20,000. Her son, Zulhash; expanded his existing business with GB loan. NU's mother gradually improved their life standard by using GB loan.*

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

<i>Business Name</i>	:	<b>Zulhash Shari Bitan</b>
<i>Address/ Location</i>	:	<i> Holding no # 13/2, Ward no # 07, Alhaj A. Razzak Super Market, Mahamaya Bazar, Chandpur.</i>
<i>Total Investment in BDT</i>	:	<i>3,38,880 Taka</i>
<i>Financing</i>	:	<i>Self BDT : 1,88,880 (from existing business) - 56 % Required Investment BDT : 1,50,000 (as equity) - 44 %</i>
<i>Present salary/drawings from business (estimates)</i>	:	<i>BDT 5,000</i>
<i>Proposed Salary</i>		<b>BDT 6,000</b>
<i>Proposed Business</i>		
<i>(i) % of present gross profit margin</i>	:	<b>20%</b>
<i>(ii) Estimated % of proposed gross profit margin</i>	:	<b>20%</b>
<i>(iii) Agreed grace period</i>	:	<b>3 months</b>

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<i>Investments in different categories:</i>	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> Goods* : 1,58,880 Rack, Podium, Table, Chair, Fan etc. : 18,000 Thai Glass : 12,000	<b>1,88,880</b>		
<b>ii. Proposed Stock Items:</b> Mercerized Cloth : 70,000 Salwar kamiz with Scarf : 30,000 Sari : 20,000 Baby Wear : 15,000 Innerwear & Underwear : 15,000		<b>1,50,000</b>	
<b>Total Capital</b>	<b>1,88,880/-</b>	<b>1,50,000/-</b>	<b>3,38,880/-</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	45,000	5,40,000
<b>Less: Cost of sales (B)</b>		36,000	4,32,000
<b>Gross Profit (C) [C=(A-B)] (20%)</b>		9,000	1,08,000
<b>Less: Operating Costs</b>			
Electricity bill	-	200	2,400
Shop rent	-	1,500	18,000
Night guard Bill		100	1,200
Mobile bill		100	1,200
Present salary/Drawings- self		5,000	60,000
<b>Non Cash Item:</b>			
Depreciation Expenses		250	3,000
<b>Total Operating Cost (D)</b>		<b>7,150</b>	<b>85,800</b>
<b>Net Profit (C-D):</b>		<b>1,850</b>	<b>22,200</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	9,00,000		78,000	9,36,000		80,000	9,60,000
Less: Cost of sales (B)		60,000	7,20,000		62,400	7,48,800		64,000	7,68,000
<b>Gross Profit (C) [C=(A-B)] (20%)</b>		<b>15,000</b>	<b>1,80,000</b>		<b>15,600</b>	<b>1,87,200</b>		<b>16,000</b>	<b>1,92,000</b>
<b>Less: Operating Costs</b>									
Electricity bill		300	3,600		350	4,200		400	4,800
Shop rent		1,500	18,000		1,500	18,000		1,500	18,000
Night guard Bill		150	1,800		150	1,800		150	1,800
Mobile bill		200	2,400		200	2,400		200	2,400
Present salary/Drawings- self		6,000	72,000		6,000	72,000		6,000	72,000
Others cost		100	1,200		100	1,200		150	1,800
<b>Non Cash Item:</b>									
Depreciation Expenses		250	3,000		250	3,000		250	3,000
<b>Total Operating Cost (D)</b>		<b>8,500</b>	<b>1,02,000</b>		<b>8,550</b>	<b>1,02,600</b>		<b>8,650</b>	<b>1,03,800</b>
<b>Net Profit (C-D):</b>		<b>6,500</b>	<b>78,000</b>		<b>7,050</b>	<b>84,600</b>		<b>7,350</b>	<b>88,200</b>
<b>Gt payback</b>			<b>60,000</b>			<b>60,000</b>			<b>60,000</b>
<b>Retained Income:</b>			<b>18,000</b>			<b>24,600</b>			<b>28,200</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>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b><i>Cash Inflow</i></b>			
1.1	<i>Investment Infusion by Investor</i>	1,50,000		
1.2	<i>Net Profit</i>	78,000	84,600	88,200
1.3	<i>Depreciation (Non cash item)</i>	3,000	3,000	3,000
1.4	<i>Opening Balance of Cash Surplus</i>		21000	48600
	<b><i>Total Cash Inflow</i></b>	<b>2,31,000</b>	<b>108600</b>	<b>139,800</b>
<b>2.0</b>	<b><i>Cash Outflow</i></b>			
2.1	<i>Purchase of Product</i>	1,50,000	-	-
2.2	<i>Payment of GB Loan*</i>	-	-	-
2.3	<i>Investment Pay Back</i>	60,000	60,000	60,000
	<b><i>Total Cash Outflow</i></b>	<b>2,10,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3.0</b>	<b><i>Net Cash Surplus</i></b>	<b>21,000</b>	<b>48,600</b>	<b>79,800</b>

**\* As Father of NU is liable of Present GB loan, So, Payment of GB loan is not enlisted here.**

# SWOT ANALYSIS

## **S**TRENGTH:

- *Availability of Products Sourcing.*
- *Environment-Friendly.*
- *Would Be Owner Gradually.*
- *Position of Shop aside main road*
- *Skilled & 3 Years of Experience*
- *Excellent Customer Relationship*
- *Well known local businessman.*

## **W**EAKNESS

- *Strike.*
- *Opponent in same areas.*
- *Increase Products Price*

## **O**PPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency.*

## **T**HREATS

- *Fire.*
- *Climate change effect may harm products.*
- *Theft*

*Pictures*







Presented at GT's 3<sup>rd</sup> Internal design Lab  
on 18 February, 2015

*Thank you*