

Proposed NU Business Name: **ZINIA LIBRARY & COSMETICS**



Project identification and prepared by: Md. Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. GAIBUL ALAM
Age	:	04-05-1982 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Kamarzuri, P.O: Gacha, P.S: Gazipur Sadar, 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	:	MOST. RAHIMA BEGUM
(iii) Father's name	:	MD ISHAQ MIA
(iv) GB member's info	:	Branch: Gacha Gazipur Centre # 11(Female), Member ID: 6494, Group No: 09 Member since: 07-05-2002(13 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Thirteen years experience in running business. He has no training
Other Own/Family Sources of Income	:	Home Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-230366
Father's Contact No.	:	01711-736737
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rahima Begum joined Grameen Bank since 13 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying vehicle.

Proposed Nobin Udyokta Business Info

Business Name	:	ZINIA LIBRARY & COSMETICS
Location	:	Kamarzuri School Gate
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000(from existing business) 56% Required Investment BDT 2,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 11 ft= 132 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Board Bazar, Gazipur & Bangla Bazar, Dhaka.▪Agreed grace period is 4 months.

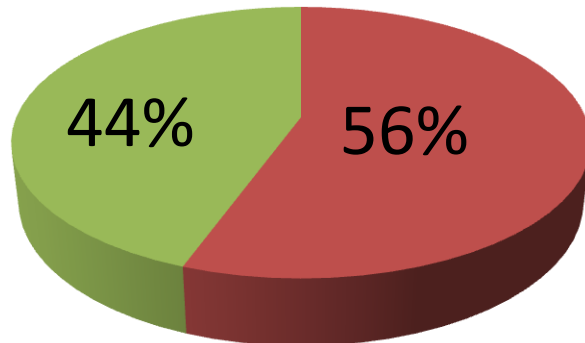
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc.	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc.	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		400	4,800
Entertainment		300	3,600
Salary (Self)		6,000	72,000
Salary (Staff)		2,000	24,000
Guard		200	2,400
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc.	2,00,000	2,00,000	4,00,000
Fridge	20,000	-	20,000
Security	30,000	-	20,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Different kinds of books, Khata, Pen, Pencil, Diary, Paper, Pencil Box, different types of cosmetic items like Powder, Oil, Lotion, City Gold, Cream, Toothpaste, etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,780	3,969
Mobile Bill & SMS Monitoring		500	6,000	6,300	6,615
Entertainment		500	6,000	6,300	6,615
Transportation		600	7,200	7,560	7,938
Salary (self)		6,000	72,000	72,000	72,000
Salary (Staff)		3,000	36,000	36,000	36,000
Guard		200	2,400	2,400	2,400
Total Fixed Cost		13,100	157,200	165,060	157,137
Net Profit (E) [C-D]		10,900	130,800	137,340	144,207
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	130,800	137,340	144,207
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,800	108,140
	Total Cash Inflow	330,800	188,140	252,347
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	50,800	108,140	172,347

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

জিনিয়া লাইব্রেরী

এও কমমেটিব্র

এখানে বই, খাতা, কলম, পেনসিল
ও মাদ্রাসার বই পাওয়া যায়

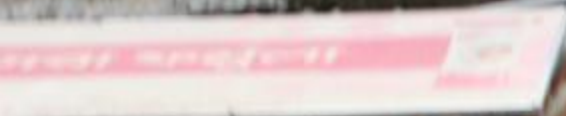
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FAMILY PICTURE

