

Proposed NU Business Name: **JAKIR STORE**



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Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAKIR HOSSEN
Age	:	25-04-1995 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers & 3 Sister
Address	:	Vill: Beraiderchala P.O:Gilaberaid.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	FATEMA KHATUN
(iii) Father's name	:	MD:HASEM
(iv) GB member's info	:	Branch: Sreepur , Centre # 45 (Female), Member ID: 3751/1, Group No: 03 Member since: 04-07-1997 (20Years) First loan: BDT 4,000/- Existing loan: 1,50,000.Outstanding loan: 1,00,100/-
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	House Rent(30,000/- Monthly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-292260
Family's Contact No.	:	01812-918153
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	JAKIR STORE
Location	:	Ansar Road(High School Mor).Sreepsur, Gazipur.
Total Investment in BDT	:	BDT1,20,000 /-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10ft x 10 ft= 100ft square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil, Salt, Potato, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed▪The shop is owned..▪Collects goods from Mawna.▪Agreed grace period is 3 months

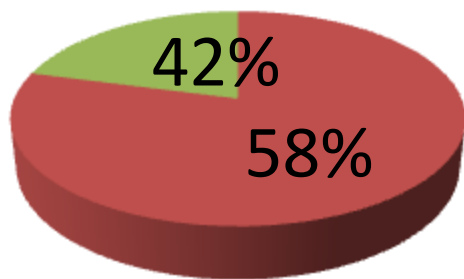
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)	3,75	11,250	1,35,000
Less. Fixed Expense			
Electricity Bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		3,00	3,600
Mobile Bill		4,00	4,800
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		5,550	66,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	7	2035	14245	8	2035	16280	30,525
Dal	2	2040	4080	3	2040	6120	10200
Oil	140	86	12040	100	86	8600	20640
Soap	150	35	5250	200	35	7000	12250
Powder	50	45	2250	70	45	3150	5400
Coil	20	45	900	0	0	0	900
Cosmetice	-	-	15000			0	15000
Others			16235			8850	25085
Total			70000			50,000	12,0000

Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 70,000

■ Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Oil etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Electricity bill		8,00	24,000	24,300	25,000
Transportation		8,00	24,000	24,300	25,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		5,00	6,000	6,300	6,200
Mobile Bill		5,00	6,000	6,300	6,200
Total Fixed Cost		7,600	91,200	92,400	93,200
Net Profit (E) [C-D)		10,400	1,24,800	1,34,400	1,44,940
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,24,800	1,34,400	1,44,940
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		4,700	1,19,100
	Total Cash Inflow	1,74,800	1,39,100	2,64,040
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	1,00,100		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	1,70,100	20,000	20,000
3	Net Cash Surplus	4,700	1,19,100	2,44,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

