

Proposed NU Business Name: **JAMAL STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMAL UDDIN
Age	:	28-03-1983 (34 Years)
Education, till to date	:	Class - Five
Marital status	:	Married
Children	:	02 Sons & 0 Daughter
No. of siblings:	:	04 Brothers & 03 Sisters
Address	:	Vill: Tula Toli, P.O: Sonagazi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. MABIA KHATUN
(iii) Father's name	:	LATE. SHEK AHAMOD
(iv) GB member's info	:	Branch: Chorcandia, Centre # 25(Female), Member ID: 1894, Group No: 04 Member since 21-02-1993-04-07-1999 (06Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	05 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-829500
Mother's Contact No.	:	01815-724304
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. MABIA KHATUN joined Grameen Bank since 6 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

Business Name	:	JAMAL STORE
Location	:	Maje Stand,Sonagazi, Fani.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 70,000/-(from existing business) 54% Required Investment BDT 60,000/-(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Sonagazi.▪Average 15 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

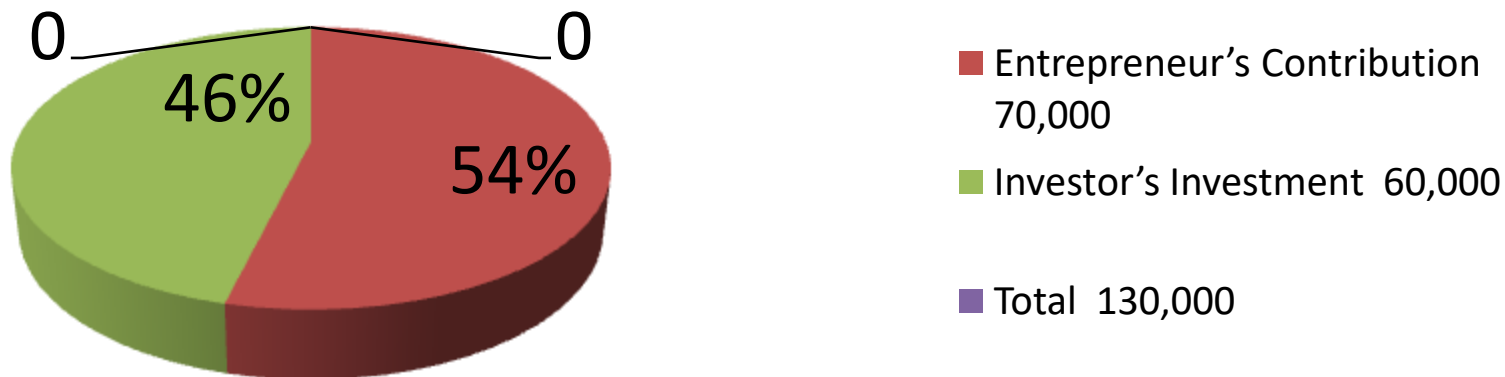
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Dal,Sugar,Flour,Oil,Salt,Cake,milk	2800	84000	1008000
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,Dal,Sugar,Flour,Oil,Salt,Cake,milk	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1800	21600
Electric Bill		500	6000
Salary (Self)		5000	60000
Entertainment		300	3600
Mobil Bill		400	4800
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
7-up	10	600	6000			0	6000
Rice	5	2000	10000	20	2000	40000	50000
dal	2	3500	7000			0	7000
Sugar	2	3200	6400			0	6400
Flour	3	1800	5400	8	1800	14400	19800
Oil	2	4500	9000	1	4500	4500	0
Milk	40	40	1600			0	
Security			12000			0	12000
Other			12600			1100	13700
Total	64		70000	29		60,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Dal,Sugar,Flour,Oil,Salt,Cake,milk	3300	99000	1188000	1247400	1309770
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Rice,Dal,Sugar,Flour,Oil,Salt,Cake,milk	2805	84150	1009800	1060290	1113305
Total Variable Expense	2805	84150	1009800	1060290	1113305
Contributon Margin (CM) [C=(A-B)]	495	14850	178200	187110	196466
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		500	6000	6300	6600
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8000	96000	96400	96800
Net Profit (E)= [C-D]		6850	82200	86310	90626
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	82,200	86310	90625.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58200	120510
	Total Cash Inflow	142,200	144,510	211,136
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	58,200	120,510	187,136

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

