

Proposed NU Business Name: **ZADU JENTS FARE & SPORTS**

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Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JAHIDUL ISLAM
Age	:	01-01-1994 (23Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	01 Brothers 2 Sister
Address	:	Vill: Barha, P.O: Barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOYNA BEGUM
(iii) Father's name	:	MD.JAHANGIR ALAM
(iv) GB member's info	:	Branch: Komorgonj, Centre # 60 (Female), Member ID: 4353/1, Group No: 04 Member since: 05/06/1992 First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT:6080/-
(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	:	Eighteen years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-887848
Mother's Contact No.	:	01955-217811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOYNA BEGUM joined Grameen Bank since 25 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

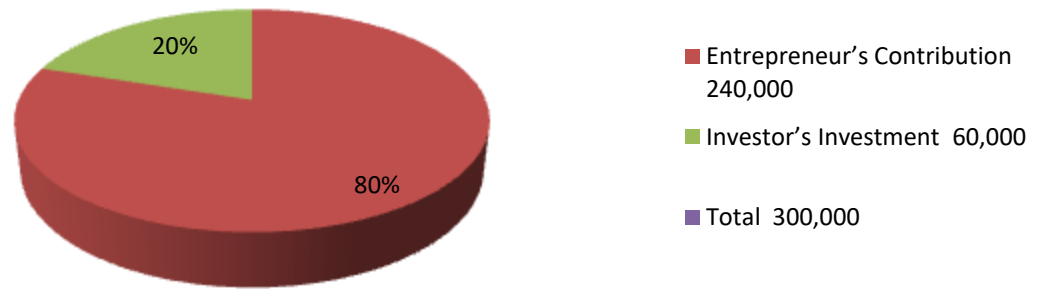
Business Name	:	JADU JENTS FARE & SPORTS
Location	:	Samad super market,komorgonj bustand, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,40,000(from existing business) 80% Required Investment BDT 60,000(as equity) 20 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 08 ft= 160 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; T-shirt,Pant,Bat,Ball etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sports Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Sports Item	1,875	56,250	6,75,000
Total variable Expense (B)	1,875	56,250	6,75,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	2,25,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		250	3,000
Generator		200	2,400
Total fixed Cost (D)		10,750	1,29,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	150	500	75,000	20	500	10,000	85,000
T-shirt	100	200	20,000			10,000	30,000
Punjabi	36	750	27,000	12	750	9000	36,000
Bat	25	2,000	50,000				50,000
Jersey	100	150	15,000	100	150	15,000	30,000
Ball	36	500	18,000				18,000
Others			15,000			16,000	31,000
Security			20,000				40,000
Total	3		2,40,000	1		60,000	3,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Sports Item	3,500	1,05,000	12,60,000	13,23,000	13,87,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,87,150
Less. Variable Expense					
Sports Item	2,625	78,750	9,45,000	9,92,250	10,41,863
Total variable Expense (B)	2,625	78,750	9,45,000	9,92,250	10,41,863
Contribution Margin (CM) [C=(A-B)	875	26,250	3,15,000	3,30,750	3,47,288
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		500	6,000	6500	7,000
Transportation		2,000	24,000	24,500	25,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Generator		300	3,600	4,000	4,000
Total Fixed Cost		11,000	1,32,000	1,33,500	1,34,500
Net Profit (E) [C-D)		15,250	1,83,000	1,97,250	2,12,788
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,83,000	1,97,250	2,12,788
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,59,000	3,32,250
	Total Cash Inflow	2,43,000	3,56,250	5,45,038
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	1,59,000	3,32,250	5,21,038

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; komorgonj bustand, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













জাদু জেন্টস ফেয়ার এন্ড স্পোর্টস
JADU JENTS FAIR & SPORTS

এখানে বিভিন্ন ব্র্যান্ডের ক্রিকেট ব্যাট, জার্সি, বল, টি-শার্ট, শার্ট, প্যান্ট, পাঞ্জাবি ও যাবতীয় মানামাল সস্তার মধ্যে পাওয়া যায়।







FAMILY PICTURE

