

## Proposed NU Business Name: JULHASH STORE



Project identification and prepared by: Md. Nasir Khan  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD: JULHASH</b>
Age	:	17-05-1985 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Gril
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Baneajan P.O: Boldiata Bazar P.S: Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Most: HASNA Begum</b>
(iii) Father's name	:	<b>MD: EMAN ALI</b>
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 16 (Female), Member ID: 2931, Group No: 06 Member since: 1987 raning(30Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 16,000 Outstanding loan: 9,197
(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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-637322
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: HASNA BEGUM** Joined Grameen Bank Since 30 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JULHASH STORE</b>
Location	:	Baneajan Bastand Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 212,700
Financing	:	Self BDT 162,700(from existing business) 76% Required Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 30 ft= 600 Square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Narish food,vushi,Bish, etc.</li> <li>▪Average 5% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employee.</li> <li>▪The Shop is Rented</li> <li>▪Collects goods from Donbari.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

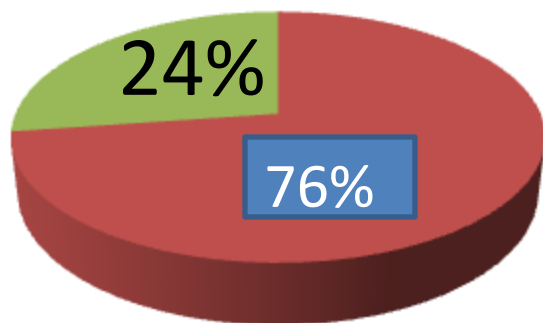
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Narish food,vushi,Bish, etc	10,000	300,000	3600,000
<b>Total Sales (A)</b>	10,000	300,000	3600,000
<b>Less. Variable Expense</b>			
Narish food,vushi,Bish, etc	9,500	285,000	3420,000
<b>Total variable Expense (B)</b>	9,500	285,000	3420,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180,000
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary ( staff)		0	0
Transportation		1,000	12,000
Entertainment		500	6,000
Genaretor		0	0
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>8,200</b>	<b>98,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Narish food	18beg	750	13,500			10,000	23,500
Vushi	11beg	1,150	12,500			10,000	22,500
Chiter ghura	5beg	350	1,700				1,700
Bish			15,000			10,000	25,000
Modhir ponno			100,000			20,000	120,000
Security			20,000				20,000
<b>Total</b>			<b>162,700</b>			<b>50,000</b>	<b>212,700</b>

## Source of Finance



**Entrepreneur**  
**Investment:162,700**  
**Investor Investment:50,000**  
**Total Investment:212,700**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Narish food,vushi,Bish, etc	11,000	330,000	3960,,000	4158,000
<b>Total Sales (A)</b>	11,000	330,000	3960,000	4158,000
<b>Less. Variable Expense</b>				
Narish food,vushi,Bish, etc				
	10,450	313,500	3762,000	3950,100
<b>Total variable Expense(B)</b>	10,450	313,500	3762,000	3950,100
<b>Contribution Margin (CM) [C=(A-B)</b>	550	16,500	198,000	207,900
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		400	4,800	4,800
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,800	21,600	22,500
Entertainment		500	6,000	6,000
Genaretor		0	0	0
Salary(staff)		0	0	0
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>108,000</b>	<b>109,300</b>
<b>Net Profit (E) [C-D)</b>		<b>7,500</b>	<b>90,000</b>	<b>98,600</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	90,000	98,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		60,000
	<b>Total Cash Inflow</b>	140,000	158,600
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	80,000	30,000
<b>3</b>	<b>Net Cash Surplus</b>	60,000	128,600

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

