

## Proposed NU Business Name: M\ S JAHANGIR STORE



Project identification and prepared by: Md. Shahadat Hossain  
Donbari tangail

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

Name	:	<b>MD: JAHANGIR ALOM</b>
Age	:	10-10-1989 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	02 Gril
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Pachonkhali P.O:Kuthirhat 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: SHALEHA Begum</b>
(iii) Father's name	:	<b>MD: SUKUR MAHMUD</b>
(iv) GB member's info	:	Branch: Kendua modupur , Centre # 7 (Female), Member ID: 60010, Group No: 06 Member since: 1995 raning (21 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 77,000 Outstanding loan:74,850
(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	:	12 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.	:	01916-794689
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: SHALEHA BEGUM** Joined Grameen Bank Since 21 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 business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M\ S JAHANGIR STORE</b>
Location	:	Pachonkhali, kuthirhat, Dhanbari, Tangail.
Total Investment in BDT	:	BDT 81,500
Financing	:	Self BDT 31,500(from existing business) 39% Required Investment BDT 50,000(as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	00 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Saban, Tell, Bisquite etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is own.</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>			
Saban, Tell, Bisquite etc	3,000	90,000	1080,000
<b>Total Sales (A)</b>	3,000	90,000	1080,000
<b>Less. Variable Expense</b>			
Saban, Tell, Bisquite etc	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	2,550	76,500	918,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162,000
<b>Less. Fixed Expense</b>			
Rent		0	00
Electricity Bill		300	3,600
Mobile Bill		200	2,400
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>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Saban, Tell, Bisquite etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		2,000	24000	24000	24000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill			0	100	200
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>	<b>96520</b>	<b>97046</b>
<b>Net Profit (E)= [C-D]</b>		<b>7750</b>	<b>93000</b>	<b>97650</b>	<b>102533</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	<b>Total Cash Inflow</b>	<b>143,000</b>	<b>170,650</b>	<b>253,183</b>
<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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,000</b>	<b>150,650</b>	<b>233,183</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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

