

**Proposed NU Business Name: BEL JIUM STORE**

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Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>JAHANGIR ALOM</b>
Age	:	12-10-1991 (26Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	6 Brothers, 02 Sisters
Address	:	Vill: Charchandiya P.O: Vuyar Bazar 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	:	<b>GOLAPI BEGUM</b>
(iii) Father's name	:	<b>MD. HANIF</b>
(iv) GB member's info	:	Branch : Charchandiya, Sonagazi Centre 20 (Female), Member ID: 1253, Group No: 02 Member since: 25-04-2001-12-03-10(09years) First loan: BDT 3000
Further Information:		Existing loan: BDT 10000, Outstanding Loan: Nill
(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	:	05 years experience in running business.05 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857218421
Family's Contact No.	:	01846076110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOLAPI BEGUM** joined Grameen Bank since 09 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

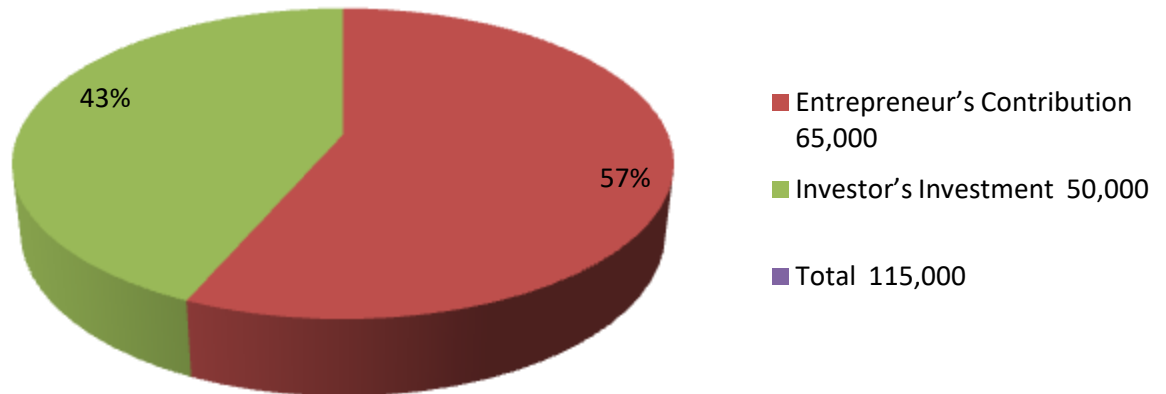
Business Name	:	<b>BEL JIUM STORE</b>
Location	:	sonagazi
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65000/- (from existing business) 57% Required Investment BDT 50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Sonagzi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	1900	57000	684000
	0	0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	1520	45600	547200
Total Variable Expense	1520	45600	547200
Contributon Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Rent		700	8400
Electric Bill		200	2400
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Drinks			15,000			50,000	65,000
Juice			5,000			0	5,000
Chanachur			5,000			0	5,000
Water			5,000			0	5,000
Dodhi roshmalai			10,000			0	10,000
Chieps			5,000			0	5,000
<b>icecream</b>			5,000			0	5,000
			0			0	0
<b>Security</b>			15,000			0	15,000
			0			0	0
	0	0	65,000	0	0	50,000	115,000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2600	78000	936000	982800	1031940
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		700	8400	8400	8400
Electric Bill		200	2400	2700	3000
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>78400</b>	<b>78800</b>
<b>Net Profit (E)= [C-D]</b>		<b>9100</b>	<b>109200</b>	<b>114660</b>	<b>120393</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	109,200	114660	120393
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89200	183860
	<b>Total Cash Inflow</b>	<b>159,200</b>	<b>203,860</b>	<b>304,253</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>89,200</b>	<b>183,860</b>	<b>284,253</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 05 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