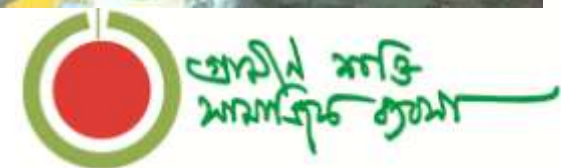


Proposed NU Business Name: **JONY STORE**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JONY KHAN
Age	:	11-10-1982(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son & 1 Doughther
No. of siblings:	:	2 Brother & 3 Sister
Address	:	Vill: North Betka, P.O: Betka hat P.S: Toungibari Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RITA
(iii) Father's name	:	FOJOL KHAN
(iv) GB member's info	:	Branch: Fegunasar, Sirajdikhan Centre # 40 (Female), Member ID: 4177, Group No: 01 Member since: 01-02-2009 (8 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 35,000/- Outstanding loan: BDT 12,744/-
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01969-236350
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RITA joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONY STORE
Location	:	Betka churasta, TOUNGIBARI, MUNSHIGANJ.
Total Investment in BDT	:	BDT 1,00,500/-
Financing	:	Self BDT 50,500(from existing business) 50 % Required Investment BDT 50,000(as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, salt,sugar,drinking water, oil,juce,chips, etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing.no employee. ▪He is doing his business in renting place. ▪Collects goods from Rikabi bazar,Munshiganj. ▪Agreed grace period is 3 months.

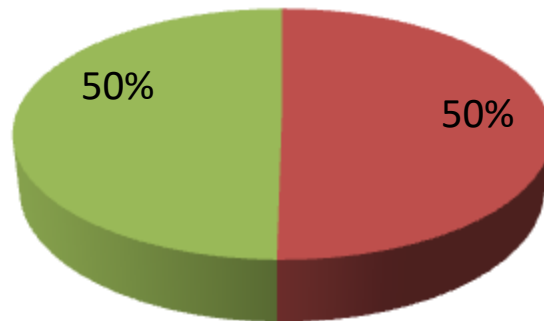
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Grocery item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		2,000	24,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (self)		5,000	60,000
Rent		2,000	24,000
Gaurd		50	600
Genaretor		50	600
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		2,300	27,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Driking Water (25b x 400t)	10,000	10,000	20,000
Confectionary item	20,000	30,000	50,000
Tea	500	-	500
Other	20,000	10,000	30,000
Total	50,500	50,000	100,500

Source of Finance



- Entrepreneur's Contribution 50,500
- Investor's Investment 50,000
- Total 100,500

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Grocery item	2,500	75,000	9,00,000	9,45,000	9,92,250
Total Sales (A)	2,500	75,000	9,00,000	9,45,000	9,92,250
Less. Variable Expense					
Grocery item	2,000	60,000	7,20,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	7,20,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,700	3,800
Entertainment		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Rent		2,000	24,000	24,000	24,000
Gaurd		50	600	600	600
Genaretor		50	600	600	600
Total Fixed Cost		9,700	116,400	116,600	116,800
Net Profit (E) [C-D]		5,300	63,600	72,400	81,650
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	63,600	72,400	81,650
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		43,600	96,000
	Total Cash Inflow	113,600	116,000	177,650
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	43,600	96,000	157,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





Coca-Cola

Menu board with a grid of items and prices.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40







FAMILY PICTURE

