

Proposed NU Business Name: JAHID ENTERPRISES



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJU AHOMMED
Age	:	01-01-1994 (23Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	03 Brothers
Address	:	Vill: Meramotpur, P.O:PoranPur, P.S:Chargat Dist:Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA
(iii) Father's name	:	IBERHIM
(iv) GB member's info	:	Branch:Chargat ,Centre # 13/m(Female) Member ID: 1475/3, Group No: 04 Member since: 25-05-2013 to 13-09-2009 New06-07-10 (07Years)
Further Information:		First loan: BDT – 5,000
(v) Who pays GB loan installment	:	Existing Loan: BDT -0, Outstanding loan: -0 Fathers
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	05 Years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-938866
Family's Contact No.	:	01728-290682
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID ENTERPRISES
Location	:	Kakramari, Bazaar, Rajshahi .
Total Investment in BDT	:	BDT-80,000/-
Financing	:	Self BDT 30,000/-(from existing business)38% Required Investment BDT 50,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 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;Cold Drinks;Rice & Grocery Item. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur.Existing no employees. ▪The shop is Rented. ▪Agreed grace period is 3 months.

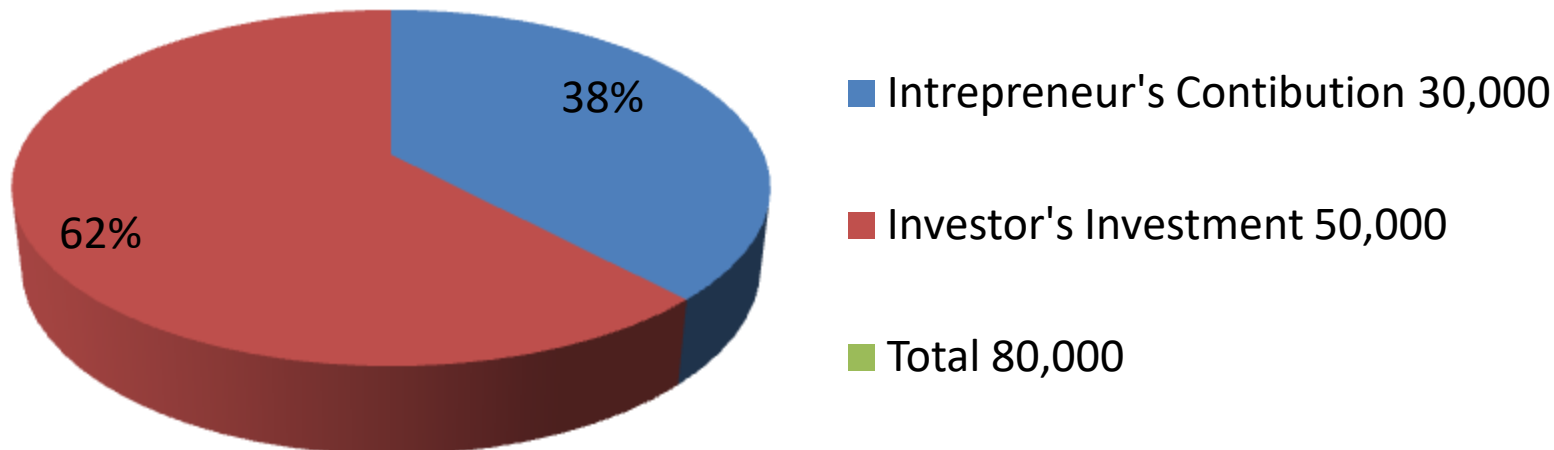
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold Drinks; Juice, Oil, Soap & Etc Grocery Item.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cold Drinks; Juice, Oil, Soap & Etc 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			
Rent		500	6,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		0	0
Bank Ch		100	1,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap	5,000	10,000	15,000
Cold drinks	5,000	20,000	25,000
Pepsudent	2,000	5,000	7,000
Cosmetics	15,000	10,000	25,000
	0	0	0
	0	0	0
Others	3,000	5,000	8,000
	0	0	0
	0	0	0
	0	0	0
Security of the shop	0	0	0
Total	30,000	50,000	80,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sold Drinks; Juice, Oil, Soap & Etc Grocery Item.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Sold Drinks; Juice, Oil, Soap & Etc Grocery Item.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution M. (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		500	6,000	6,000	6,500
Electricity Bill		400	4,800	5,000	5,300
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1,200	1,300	1,400
Guard		0	0	0	0

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	50,000		
1.2	Net Profit	104,400	111,900	119,250
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		84,400	176,300
	Total Cash Inflow	154,400	196,300	295,550
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	84,400	176,300	275,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



LEXUS
Extra 50%

Fear

Senor
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माई पातेजू
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TAKE THE



Family picture

