

Proposed NU Business Name: **JERIN STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	KOBIR AHMAD
Age	:	30-12-1993 (24 Years)
Education	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Mojlshpur ; P.O: Jowae Kasar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	HALIMA
(iii) Father's name	:	ABU AHMED
(iv) GB member's info	:	Branch: Dhormopur . Centre # 35 (Female), Member ID: 6453, Group No: 07 Member since: 02/03/1995 (22 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 80,000 Outstanding loan: 3600
(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	:	02 years experience in running business. 02 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.	:	01821-797956
Family's Contact No.	:	01831-880951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA joined Grameen Bank since 21 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JERIN STORE
Location	:	Mojlishpur, Feni
Total Investment in BDT	:	BDT 111,000/-
Financing	:	Self BDT 71,000/- (from existing business) 64% Required Investment BDT 40,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 07 ft= 56 square ft
Security	:	Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuits, Cold Drinks, Cosmetics etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

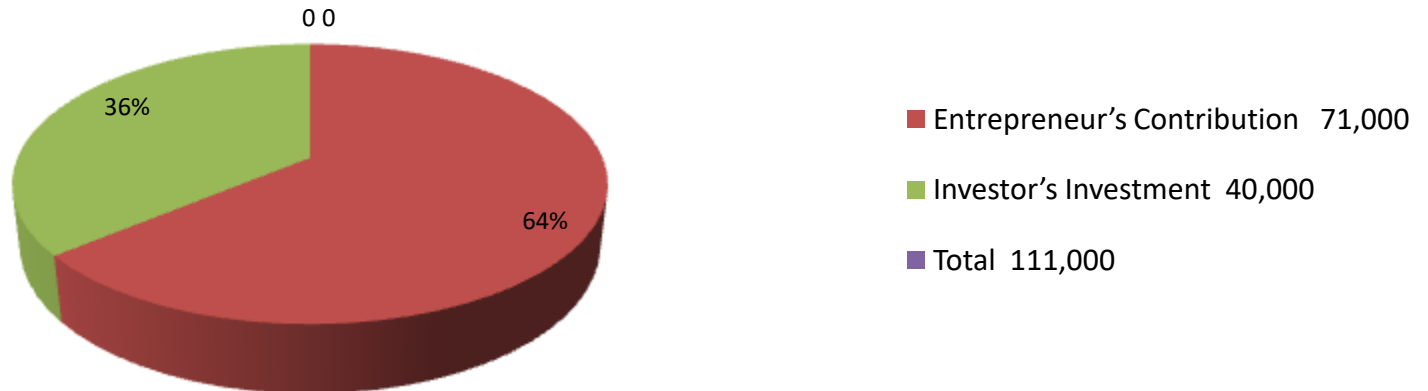
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuits, Cold Drinks, Cosmetics etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Biscuits, Cold Drinks, Cosmetics etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less Variable Expense			
		500	6,000
Electricity bill		150	1,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		7,250	87,000
Net Profit (E)= [C-D]		6,250	75,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
Cold Drink	25	500	12,500	25	500	12500	25,000
Biscuits	200	20	4,000	200	20	4,000	8,000
Juice	20	500	10,000	0	500	0	10,000
Chips	300	10	3,000	300	10	3,000	6,000
Tea	20	400	8,000	20	400	8,000	16,000
Sugar	50	70	3,500	0	0	0	3,500
Others	1	20000	20,000	1	12500	12500	32,500
Security	1	10000	10,000	0	0	0	30,000
Total	617	31500	71,000	546	13930	40,000	111,000

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Biscuits, Cold Drinks, Cosmetics etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Biscuits, Cold Drinks, Cosmetics etc	3,400	102,000	1224000	1285200	1349460
Total variable Expense (B)	3,400	102,000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)	600	18,000	216000	226800	238140
Less Variable Expense					
		500	6,000	6,000	6,000
Electricity bill		200	2,400	2,700	3,000
Transportation		1,200	14,400	14,800	15,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		7,600	91,200	92,100	92,900
Net Profit (E)= [C-D]		10,400	124,800	134,700	145,240
Investment Payback			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	124,800	134,700	145,240
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,800	227,500
	Total Cash Inflow	164,800	243,500	372,740
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	108,800	227,500	356,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

