

Proposed NU Business Name: **JOYDUL PAN STORE**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD.LOKMAN HAKIM



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JOYDUL HASAN
Age	:	05/08/1983(34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Pirijpur,P.O: Pirijpur,P.S: Godagari, 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	:	LATE. PANUARA BEGUM
(iii) Father's name	:	MD. KAZIMUDDIN
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #66(Female), Member ID: 6554/1, Group No:06 Member since:2004-2009 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:nil
(v) Who pays GB loan installment	:	Nil
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Agriculture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713740823
Father's Contact No.	:	01716647900
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. PANUARA BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JOYDUL PAN STORE
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 89000/-
Financing	:	Self BDT 39000/-(from existing business) 56% Required Investment BDT 50,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 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; Biscuits, Chanachur, Cosmetics, Stationary Item,etc ▪The business is operating by entrepreneur. Existing no employees. ▪Average gain ▪The farm is owned. ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months.

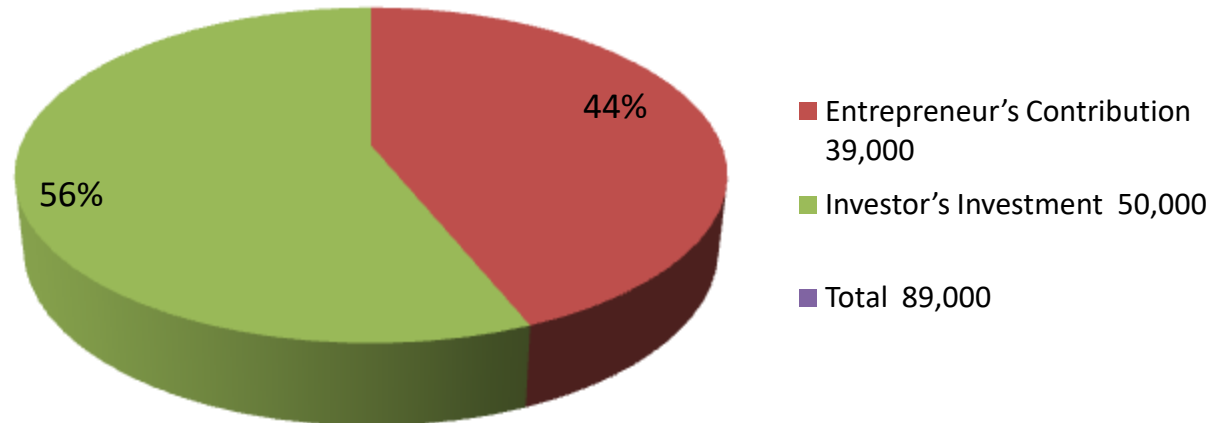
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuits, Chanachur, Cosmetics, Stationary Item,etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Biscuits, Chanachur, Cosmetics, Stationary Item,etc	2100	63000	756000
Total Variable Expense (B)	2100	63000	756000
Contribution Margin(CM) [C=(A-B)]	900	27000	324000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		2000	24000
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		400	4800
Food/other		300	3600
Medicine		0	0
Bank Charge/gurd		100	1200
Total Fixed Cost (D)		8000	96000
Net Profit (E) [C-D]		19000	228000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuits	5000	10000	15000
Chanachur	1000	2400	3400
Cosmetics	6000	10000	16000
Stationary	10000	10000	20000
Cold Drinks	7000	0	7000
Chocolate	10000	17600	27600
		0	
		0	
Total	74400	50000	89000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Biscuits, Chanachur, Cosmetics, Stationary Item,etc	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
Biscuits, Chanachur, Cosmetics, Stationary Item,etc	2900	87000	1044000	1096200	1151010
Total Variable Expense (B)	2900	87000	1044000	1096200	1151010
Contribution Margin (CM) [C=(A-B)]	1100	33000	396000	415800	436590
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		2000	24000	24300	24600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		400	4800	5100	5400
Food		300	3600	3600	3600
Medicine		0	0	0	0
Bank Charge		100	1200	1200	1200
Total Fixed Cost (D)		8000	96000	96900	97800
Net Profit (E) [C-D]		25000	300000	318900	338790
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	300000	318900	338790
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		280000	578900
	Total Cash Inflow	350000	598900	917690
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	280000	578900	897690

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







