

## Proposed NU Business Name: JHORNA STORE



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. JAHIRUL ISLAM</b>
Age	:	10-02-1982 ( 35 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Doughter's 0 Son
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: West Ghatail ,P.O: Ghatail ,P.S: Ghatail, Dist: Tangail.
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	:	Md. Omor Ali
(iv) GB member's info	:	Branch: Ghatail, Centre # 65 (Female), Member ID: 4104 , Group No: 05 Member since: 09-03-2009 ( 08Years) First loan: BDT = 10,000 /- Outstanding loan:= 80,000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	0 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-392783
Family's Contact No.	:	01729-567284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Jorina** joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JHORNA STORE</b>
Location	:	West Ghatail,Ghatail.
Total Investment in BDT	:	BDT 311,000/-
Financing	:	Self BDT 181,000/- (from existing business) 58 % Required Investment BDT 130,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	15 ft x 20 ft= square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Biscuit,Coil,Oil,Soft Drinks,Soap,Washing Powder,Salt,Pulse,Cosmetics,Spice Item, etc.</li><li>▪Average 15 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Ghatail .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit,Coil,Oil,Soft Drinks,Soap,Washing Powder,Salt,Pulse,Cosmetics,Spice Item, etc.	4,500	135,000	1,620,000
	0	0	0
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Biscuit,Coil,Oil,Soft Drinks,Soap,Washing Powder,Salt,Pulse,Cosmetics,Spice Item, etc.	3,825	114,750	1,377,000
<b>Total variable expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		8000	96,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,500</b>	<b>126,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,750</b>	<b>117,000</b>

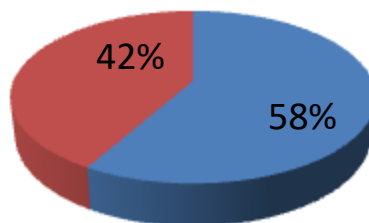
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Biscuit	50	290	14500	Rice	20	2300	46,000	60,500
Coil	25	1000	25000	Pulse	5	5000	25,000	50,000
Oil	2	4000	8000	Oil	2	3000	6,000	14,000
Soft Drinks	10	550	5500	Cosmetics	1	20000	20,000	25,500
Soap	3	1700	5100	Biscuit	50	300	15,000	20,100
Washing Powder	100	95	9500	Coil	5	1000	5,000	14,500
Salt	5	850	4250				0	4,250
Pulse	1	5000	5000				0	5,000
Cosmetics	1	20000	20000				0	20,000
Advanced	1	20000	20000				0	20,000
Freeze	1	25000	25000					25,000
Others			39150	Others			13,000	52,150
<b>Total</b>			<b>181,000</b>				<b>130,000</b>	<b>311,000</b>

## Source of Finance

■ Entrepreneur's contribution 181000

■ Investor's Investment 130000

■ Total 311000



<b>Financial Projection</b>					
<b>BDT (TK)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year(+5%)</b>	<b>3rd year (+5%)</b>
<b>Revenue (sales)</b>					
Biscuit,Coil,Oil,Soft Drinks,Soap,Washing Powder,Salt,Pulse,Cosmetics,Spice Item, etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Biscuit,Coil,Oil,Soft Drinks,Soap,Washing Powder,Salt,Pulse,Cosmetics,Spice Item, etc.	4,250	127,500	1,530,000	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		550	6,600	6,930	7,277
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		417	5,000	5,000	5,000
<b>Total Fixed Cost</b>		<b>11,052</b>	<b>132,620</b>	<b>133,601</b>	<b>134,631</b>
<b>Net Profit (E) [C-D]</b>		<b>11,448</b>	<b>137,380</b>	<b>149,899</b>	<b>163,044</b>
<b>Investment Payback</b>			<b>52,000</b>	<b>52,000</b>	<b>52,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	130,000		
1.2	Net Profit	137,380	149,899	163,044
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		90,380	193,279
	<b>Total Cash Inflow</b>	<b>272,380</b>	<b>245,279</b>	<b>361,323</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	130,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	52,000	52,000	52,000
	<b>Total Cash Outflow</b>	<b>182,000</b>	<b>52,000</b>	<b>52,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90,380</b>	<b>193,279</b>	<b>309,323</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business : 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



**ঝর্ণা স্টোর**  
থ্রোঃ মোঃ জহিরুল ইসলাম  
এখানে সকল প্রকার মনোহারী সামগ্রী  
পাইকারী ও খুচরা বিক্রয় করা হয়।  
মোবাইল: ০১৭১২-৩৯২৭৮৩, ঘাটাইল পশ্চিমপাড়া, ঘাটাইল, টাঙ্গাইল।





P S R

20/22	2800	5400	2000	0	6750
21/22	2900	6750	0	200	9300
22/22	3000	9300	0	0	12300
23/22	3800	12300	7000	200	8500
24/22	2600	8500	0	0	11300
25/22	3000	11300	0	2000	13800
26/22	2900	16500	5000	0	11500
27/22	4500	0	0	0	14400

28/22	2000	9000	0	0	7400
29/22	2000	2000	0	0	20350
30/22	6000	7400	0	0	6700
31/22	2600	20350	8000	200	228
1/22	2000	5700	0	0	9200
2/22	6200	22800	9000	800	2200
3/22	9000	9000	0	0	10600
4/22	6500	2200	0	0	296
5/22	2000	2000	0	0	22
6/22	6000	2000	22000	200	28
7/22	3000	2200	0	0	2
8/22	8000	2000	10000	200	4
9/22	6000	2200	0	0	2
10/22	2000	2000	6000	200	2
11/22	2000	2000	0	2000	2
12/22	6000	2200	8000	200	2
13/22	2000	2000	0	0	2
14/22	2000	2000	0	0	2
15/22	2000	2000	0	0	2
16/22	2000	2000	0	0	2
17/22	2000	2000	0	0	2
18/22	2000	2000	0	0	2
19/22	2000	2000	0	0	2
20/22	2000	2000	0	0	2
21/22	2000	2000	0	0	2
22/22	2000	2000	0	0	2
23/22	2000	2000	0	0	2
24/22	2000	2000	0	0	2
25/22	2000	2000	0	0	2
26/22	2000	2000	0	0	2
27/22	2000	2000	0	0	2
28/22	2000	2000	0	0	2
29/22	2000	2000	0	0	2
30/22	2000	2000	0	0	2
31/22	2000	2000	0	0	2



১১১১১ ০১৭০২৫৬১০২৫৪

০১৭ ৬৬০১৭০২৫৬১০

১১



গ্রামীণ ব্যাংক

০১৭০২৫৬১০

১১

সহজ ঋণের পাশবই

১১  
১১০১০  
১১০১০

নাম	কৃষ্ণিকা	জন্ম তারিখ	১১/০১/১০
কেন্দ্রের নাম	কলকাতা	ব্রাঞ্চ	কলকাতা
শাখা			











# FAMILY PICTURE