

# Proposed NU Business Name: **JASIM STORE**



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Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>md. Jasim Uddin</b>
Age	:	20-11-1997 ( 20Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	01 Brothers 0 Sisters
Address	:	Vill: Hamidpur ,P.O: Kalihati ,P.S: Ghatail, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Kolpona
(iii) Father's name	:	Md. Jafor
(iv) GB member's info	:	Branch: Khilda,Kalihati, Centre # 93 (Female), Member ID: 9573 , Group No: 06 Member since: 20-09-1994 ( 23Years) First loan: BDT = 5000 Last Loan = 10000
<b>Further Information:</b>	:	Outstanding loan:= 6240
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	0 years of business experience.
Own Business and Training Info	:	0 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.	:	01780-045013
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Kolpona** joined Grameen Bank since 23 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	:	<b>JASIM STORE</b>
Location	:	Kosturi Para Road,Hamidpur,Kalihati,Tangal.
Total Investment in BDT	:	BDT330,000/-
Financing	:	Self BDT 230,000/- (from existing business) % Required Investment BDT 100,000/- (as equity) %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	15 ft x 20 ft= square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Soft Drinks,Oil,Biscuit,Soap,Cosmetics,Chips,Flexiload, etc.</li> <li>▪Average 15 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>three</b> employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from Hamidpur.</li> <li>▪Agreed grace period is 2 months</li> </ul>

<b>Existing Business</b>			
<b>BDT (TK)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Soft Drinks, Oil, Biscuit, Soap, Cosmetics, Chips, Flexiload, etc.	4,000	120,000	1,440,000
Flexiload	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Soft Drinks, Oil, Biscuit, Soap, Cosmetics, Chips, Flexiload, etc.	5,344	160,320	1,923,840
<b>Total variable Expense (B)</b>	<b>5,344</b>	<b>160,320</b>	<b>1,923,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>656</b>	<b>19,680</b>	<b>236,160</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		6000	72,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,900</b>	<b>106,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,780</b>	<b>129,360</b>

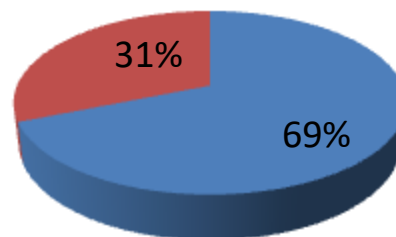
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Soft Drinks	30	600	18000	Icecream Freeze	1	30000	30,000	48,000
Oil	120	50	6000	Bikash	1	50000	50,000	56,000
Biscuit	50	300	15000				0	15,000
Soap	300	90	27000				0	27,000
Cosmetics	1	50000	50000				0	50,000
Flexiload	1	40000	40000				0	40,000
			0				0	0
			0				0	0
			0				0	0
Others	1	34000	34000				0	34,000
Security of Shop			10000					10,000
Freeze	1	20000	20000	Others			20,000	40,000
<b>Total</b>			<b>220,000</b>				<b>100,000</b>	<b>320,000</b>

## Source of Finance

■ Entrepreneur's contribution 220000

■ Investor's Investment 100000

■ Total 320000





<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>					
Soft Drinks,Oil,Biscuit,Soap,Cosmetics,Chips,Flexiload, etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Flexiload	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Soft Drinks,Oil,Biscuit,Soap,Cosmetics,Chips,Flexiload, etc.	6,194	185,820	2,229,840	2,341,332	2,458,399
<b>Total variable Expense (B)</b>	<b>6,194</b>	<b>185,820</b>	<b>2,229,840</b>	<b>2,341,332</b>	<b>2,458,399</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>806</b>	<b>24,180</b>	<b>290,160</b>	<b>304,668</b>	<b>319,901</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		330	3,960	4,158	4,366
Transportation		1,100	13,200	13,860	14,553
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
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		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>9,408</b>	<b>112,900</b>	<b>114,145</b>	<b>115,452</b>
<b>Net Profit (E) [C-D]</b>		<b>14,772</b>	<b>177,260</b>	<b>190,523</b>	<b>204,449</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	177,260	190,523	204,449
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		141,260	295,783
	<b>Total Cash Inflow</b>	<b>281,260</b>	<b>335,783</b>	<b>504,232</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>141,260</b>	<b>295,783</b>	<b>464,232</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Own Business : 06 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



গ্রামী ফোন

অপিস চেম্বার  
হাটহাট রোড, কামাল, ঢাকা



























# FAMILY PICTURE