

Proposed NU Business Name: **JANANI STORE**



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Sonagazi, Feni.

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD.MUSA
Age	:	02/08/1984 (33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	03 Daugter
No. of siblings:	:	03 Brathers 03 Sisters
Address	:	Vill: North Charchandia P.O: Sonagazi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALAYA BEGUM
(iii) Father's name	:	KABIR AHAMMAD
(iv) GB member's info	:	Branch: Charchandia, Centre # 32/(Female), Member ID: 4952/1, Group No: 03 Member since: 01-05-2010(07Years) First loan: BDT 7,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 7200/-
(v) Who pays GB loan installment	:	Brother
(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	:	010 Years Experience 10 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01713-628120
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALAYA BEGUM joined Grameen Bank since 07 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

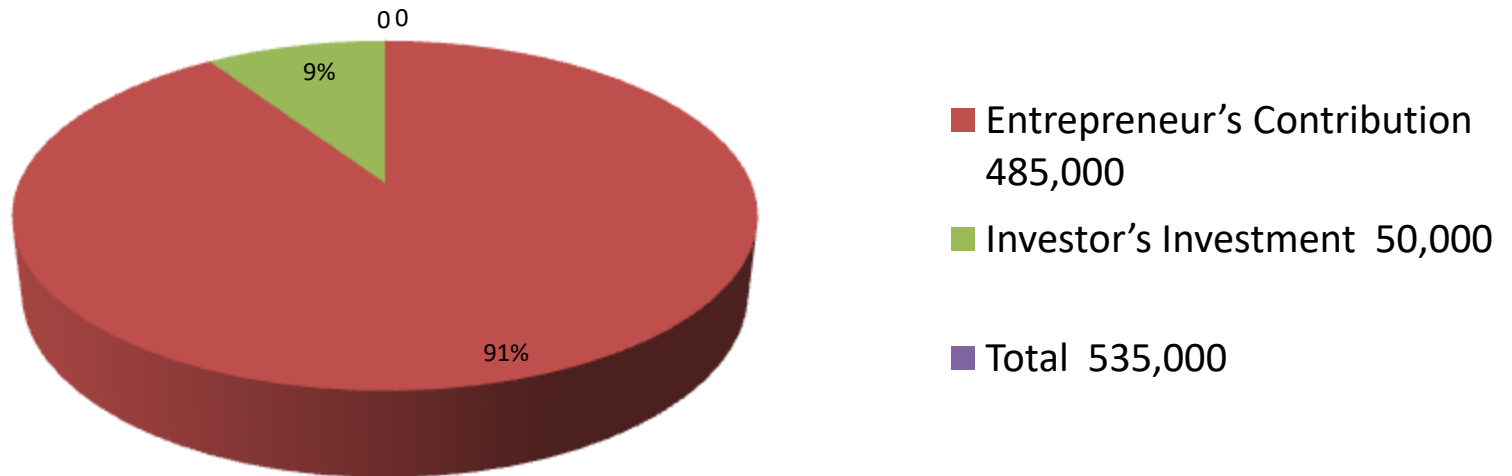
Business Name	:	JANANI STORE
Location	:	Main road,sonagazi, Feni.
Total Investment In BDT	:	Bdt 535,000/-
Financing	:	Self BDT 485,000/- (From Existing Business) 91% Required Investment Bdt,50,000(as Equity) 9%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15Ft X 12 ft. = 180 Square Ft
Security Of The Shop	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Coldrinks,Biscuit,Chanachur,Chips,Load,Bikash,Khata,Pen,Soap & others.▪Average 10% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Coldrinks,Biscuit,Bikash,Lad,Soap & others.	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Coldrinks,Biscuit,Bikash,Lad,Soap & others.	5400	162000	1944000
Total Variable Expense	5400	162000	1944000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2200	26400
Electric Bill		900	10800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9250	111000
Net Profit (E)= [C-D]		8750	105000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Coldrinks	0	0	35,000	0	0	20,000	55,000
Biscuit	0	0	7,000	0	0	5,000	12,000
Cosmtics	0	0	3,000	0	0	25,000	28,000
Bikash	0	0	50,000	0	0	0	50,000
Load	0	0	10,000	0	0	0	10,000
Khata	0	0	50,000	0	0	0	50,000
Pen	0	0	20,000	0	0	0	20,000
Others	0	0	10,000	0	0	0	10,000
Security		0	300,000	0	0	0	300,000
Total	0	0	485,000	0	0	50,000	535,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Coldrinks,Biscuit,Cosmetics,Bikash,Load,Khata& others.	7000	210000	2520000	2646000
Plate var,Var,Anggel & Others	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000
Less Variable Expense (B)				
Coldrinks,Biscuit,Cosmetics,Bikash,Load,Khata& others.	6300	189000	2268000	2381400
Total Variable Expense	6300	189000	2268000	2381400
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600
Less Fixed Expense				
Rent		2200	26400	26400
Electric Bill		900	10800	11100
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		50	600	600
Generator		300	3600	3600
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		9250	107400	107980
Net Profit (E)= [C-D]		11750	141000	148050
Investment Pay Back			30,000	30,000

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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	141,000	148050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		111000
	Total Cash Inflow	191,000	259,050
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	111,000	229,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Main road, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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জননী ডাবাইটিজ

মেইন ব্র্যান্ড সোনারাজী

সুপার স্টোর



১১০১ বিচার্জে | ১৩৯ বিচার্জে

১.৫ জিরি | **১ স./পে.**

মেসার ১ দিন | মেসার ০ দিন

১০০ টাকা পর্যন্ত ক্রেতার উপর প্রদত্ত বিবি ক্যাশে ব্যালেন্স

১০০০ টাকা পর্যন্ত ক্রেতার উপর প্রদত্ত ১০% ছাড়, প্রদর্শিত ১০% ছাড়

১০০০ টাকা পর্যন্ত ক্রেতার উপর প্রদত্ত ১০% ছাড়



জননী ডাবাইটিজ ইলেকট্রনিক্স

প্রয়োজনে পাশে

