

Proposed NU Business Name: **JALIL STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL JALIL
Age	:	06-06-1988(30 Years)
Education, till to date	:	Class-Ten
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04 Brothers,02 Sisters
Address	:	Vill:Paglirkul, P.O:Shaldhor, P.S: Porshuram, 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	:	MONOWARA BEGUM
(iii) Father's name	:	SHEIKH AHAMMED
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:3942/1 Group No: 01 Member since: 10-05-2000-2010(10 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: 00/-
(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	:	05 years experience in running business. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868085762
Mother's Contact No.	:	01814248407
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 18 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

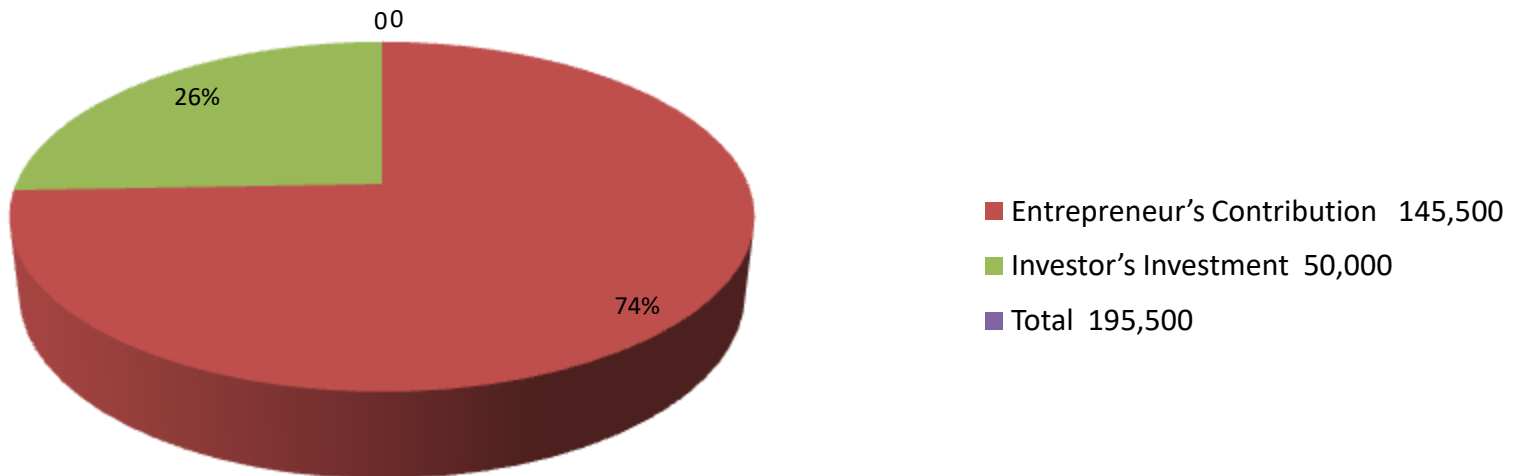
Proposed Nobin Udyokta Business Info

Business Name	:	JALIL STORE
Location	:	Paglirkul,Chandona road,Shaldhor bazar,Porshuram,Feni.
Total Investment in BDT	:	BDT 195500/-
Financing	:	Self BDT 145500(from existing business) 74% Required Investment BDT,50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 20 ft. = 600square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;rice,dal,atta,oil,biscute,others..▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in won place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice,dal,flour,oil,salt,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
rice,dal,flour,oil,salt,others	4400	132000	1584000
Total Variable Expense	4400	132000	1584000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6400	76800
Net Profit (E)= [C-D]		11600	139200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	0	0	12,500			10,000	22,500
dal	0	0	15,000			10,000	25,000
flour	0	0	10,000			10,000	20,000
oil	0	0	9,000			10,000	19,000
biscute	0	0	5,000			0	5,000
chanachur	0	0	5,000			0	5,000
sold	0	0	4,000			0	4,000
harlicks	0	0	15,000			0	15,000
cosmetics	0	0	50,000			10,000	60,000
others			20,000			0	20,000
Total	0	0	145,500	0	0	50,000	195,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,dal,flour,oil,salt,others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	5280	158400	1900800	1995840	2095632
Total Variable Expense	5280	158400	1900800	1995840	2095632
Contributon Margin (CM) [C=(A-B)]	720	21600	259200	272160	285768
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6400	76800	77380	77969
Net Profit (E)= [C-D]		15200	182400	191520	201096
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	182,400	191520	201096
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162400	333920
	Total Cash Inflow	232,400	353,920	535,016
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	162,400	333,920	515,016

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Paglirkul,Shaldhor bazar,
Porshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

