

Proposed NU Business Name: **JISAN STORE**



Project identification and prepared by: Md. Anisar Rahman,
Feni Unit, Feni

Project verified by: Md, Ebadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALA UDDIN
Age	:	16-03-1984 (34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers 02 Sidters
Address	:	Vill: Chitolia ;P.O: Solia ; P.S: Porsuram, 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	:	AJIFA BEGUM
(iii) Father's name	:	LATE SEKENDER ALI
(iv) GB member's info	:	Branch: Porsuram, Centre # 26 (Female), Member ID: 5265, Group No0403 Member since: 2008 To 2013(05 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01641-670242
Family's Contact No.	:	01640-937670
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AJIFA BEGUM joined Grameen Bank since 08 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	:	JISAN STORE
Location	:	Chitolia Mosque Market, Solia, Porsuram
Total Investment in BDT	:	BDT: 141,000 /-
Financing	:	Self BDT: 191,000/- (from existing business) 79% Required Investment BDT: 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x20 ft= 400 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics Etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni▪Agreed grace period is 3 months.

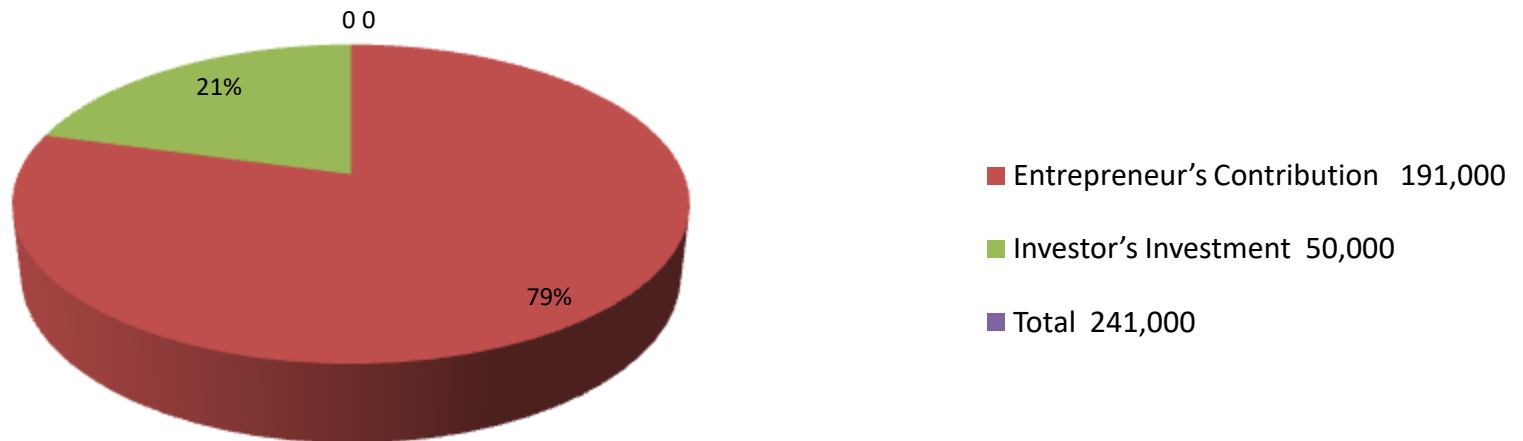
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4,000	120,000	1,440,000
Grocery, Cosmetics Etc.	4,000	120,000	1,440,000
Total Sales (A)			
Less Variable Expense	3,400	102,000	1,224,000
Grocery, Cosmetics Etc.	3,400	102,000	1,224,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]			
Less Variable Expense		1,500	18,000
Rent		300	3,600
Electricity bill		300	3,600
Transportation		5,000	60,000
Salary (self)		0	0
Entertainment		200	2,400
Night Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed cost (D)		7,600	91,200
Net Profit (E)= [C-D]		10,400	124,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Juice	1	10000	10,000	0	0	0	10,000
Cold Drinks	1	8000	8,000	0	0	0	8,000
Oil	1	8000	8,000	0	0	0	8,000
Soap	1	10000	10,000	0	0	0	10,000
Biscuits	1	5000	5,000	1	20000	20,000	25,000
Chanachur	1	5000	5,000	1	30000	30,000	35,000
Tea	1	5000	5,000	0	0	0	5,000
Cake	1	50000	50,000	0	0	0	50,000
Chips	1	20000	20,000	0	0	0	20,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	50000	50,000				50,000
Total	11	191000	191,000	2	50000	50,000	241,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery, Cosmetics Etc.	5,000	150,000	1800000	1890000
Total Sales (A)	5,000	150,000	1800000	1890000
Less Variable Expense				
Grocery, Cosmetics Etc.	4,250	127,500	1530000	1606500
Total variable Expense (B)	4,250	127,500	1530000	1606500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000	283500
Less fixed Expense				
Rent		1,500	18,000	18,000
Electricity bill		500	6,000	6,500
Transportation		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	0
Night Gird		0	0	0
Generator		0	0	0
Mobile bill		400	4,800	5,000
Total fixed cost (D)		8,100	97,200	96,000
Net Profit (E)= [C-D]		14,400	172,800	187,500
Investment Payback			30,000	30,000

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

SR#	<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	172,800	187,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		162,800
	Total Cash Inflow	222,800	350,300
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	162,800	330,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

