

Proposed NU Business Name: **JOYEN STORE**



Project identification and prepared by: Md. Motiar Rahman,
Dhigor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JOYEN UDDIN
Age	:	12-01-1985 (30 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Hamidpur P.O: Kalihati, 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	:	JOBETA KHATUN
(iii) Father's name	:	MOJIBOR RAHMAN
(iv) GB member's info	:	Branch: Beldoho Ghatail, Centre # 66(Female), Member ID: 4379 Group No: 02 Member since: 02-03-2004 (11 Years) First loan:10,000 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 21,015
(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 and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-035702
Mother Contact No.	:	01706-671471
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhighor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jobeta Khatun is a member of Grameen Bank since 11 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JOYEN STORE
Location	:	Hamidpur, Ghatail, Tangail
Total Investment in BDT	:	BDT 2,70,000
Financing	:	Self BDT 1,70,000 (from existing business) 63% Required Investment BDT 1,00,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap, Washing powder, Drinking water, soft drinks, Juice, Potato, Biscuit, Chanachur, Hair oil, Perfume, Fairness cream, cosmetics, Betel leaf, betel nut etc.▪Provide Flexi-load service.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Ghatail, Hamidpur bazaar, Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

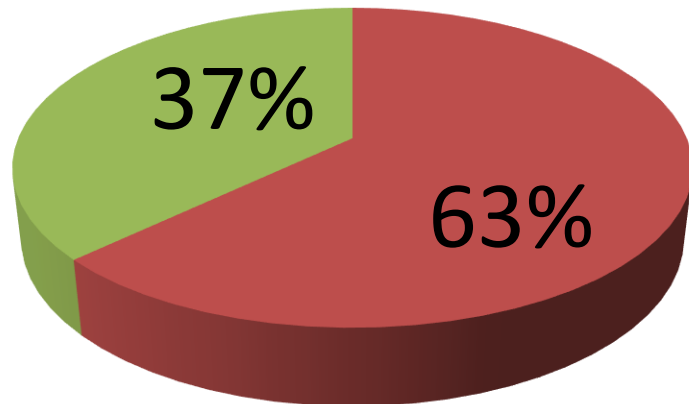
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soap, Washing powder, Drinking water, soft drinks, Juice, Potato, Biscuit, Chanachur, Hair oil, Perfume, Fairness cream, cosmetics etc	3,000	90,000	1,080,000
Betel leaf,	300	9,000	108,000
Flexi-load	54	1,620	19,440
Total Sales (A)	3,354	100,620	1,207,440
Less. Variable Expense			
Soap, Washing powder, Drinking water, soft drinks, Juice, Potato, Biscuit, Chanachur, Hair oil, Perfume, Fairness cream, cosmetics etc	2,640	79,200	950,400
Betel leaf	180	5,400	64,800
Total variable Expense (B)	2,820	84,600	1,015,200
Contribution Margin (CM) [C=(A-B)]	534	16,020	192,240
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		6,000	72,000
Entertainment		400	4,800
Total fixed Cost (D)		8,800	105,600
Net Profit (E) [C-D]		7,220	86,640

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap, Washing powder, Drinking water, soft drinks, Juice, Potato, Biscuit, Chanachur, Hair oil, Perfume, Fairness cream, cosmetics, Betel leaf, betel nut etc	1,07,000	1,00,000	2,07,000
Flexi-Load	6,500	-	6,500
Fridge	10,000	-	10,000
Security	46,000	-	46,000
Total	1,70,000	1,00,000	2,70,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 100,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Soap, Washing powder, Drinking water, soft drinks, Juice, Potato, Biscuit, Chanachur, Hair oil, Perfume, Fairness cream, cosmetics etc	4,500	135,000	1,620,000	1,701,000
Betel leaf,	450	13,500	162,000	170,100
Flexi-load	81	2,430	29,160	30,618
Total Sales (A)	5,031	150,930	1,811,160	1,901,718
Less. Variable Expense				
Soap, Washing powder, Drinking water, soft drinks, Juice, Potato, Biscuit, Chanachur, Hair oil, Perfume, Fairness cream, cosmetics etc	3,960	118,800	1,425,600	1,496,880
Betel leaf	240	7,200	86,400	90,720
Total variable Expense (B)	4,200	126,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	831	24,930	299,160	314,118
Less. Fixed Expense				
Rent		1,300	15,600	15,600
Electricity Bill		300	3,600	4,000
Mobile bill & SMS Monitoring		550	6,600	7,000
Transportation		800	9,600	11,600
Salary (self)		6,000	72,000	72,000
Entertainment		400	4,800	5,300
Non Cash Item				
Depreciation		167	2,000	2,000
Total Fixed Cost		9,517	114,200	117,500
Net Profit (E) [C-D]		15,413	184,960	196,618
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	184,960	196,618
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		126,960
	Total Cash Inflow	286,960	325,578
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	126,960	265,578

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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

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জয়েন





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FAMILY PICTURE

