

Proposed NU Business Name: **JAHID STORE**



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Jamurki Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOYDUL
Age	:	01-01-1985 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Elasin P.O: Elasin, P.S: Delduar , 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	:	DULALI
(iii) Father's name	:	MD BANIJ
(iv) GB member's info	:	Branch: Elasin, Centre # 02 (Female), Member ID: 1294, Group No: 07 Member since: 02-05-1990 (15 Years) First loan: BDT5,000
Further Information:		Outstanding loan: NIL
(v) Who pays GB loan installment	:	Mother
(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	:	20 years experience in running business. He has 1 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01626230449
Mother's Contact No.	:	0156815194
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkia Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DULALI joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID STORE
Location	:	Elasin Bazar, Tangail
Total Investment in BDT	:	BDT 4,50,000 /-
Financing	:	Self BDT 3,00,000 /- (from existing business) 67% Required Investment BDT 1,50,000 /- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 20 ft= 400 square ft
Security of the shop	:	BDT 1,50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soya bin Oil, Soap, Biscuit, Chanachur, Soft drinks, Rice etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. One will be appointed after getting equity fund. ▪The shop is rented. ▪Collects goods from Tangail. ▪Agreed grace period is 4 months.

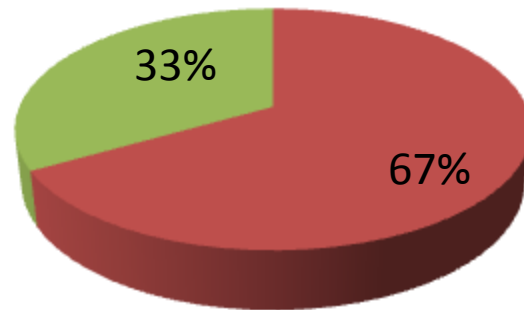
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)		0	0
Deasel,Rice,Soap,Cosmetics,Oil etc	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			0
Deasel,Rice,Soap,Cosmetics,Oil etc	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense		0	0
Rent		1,000	12000
Electricity bill		1200	14400
Transportation		2,500	30000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		400	4800
Guard		150	1800
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		10,750	129000
Net Profit (E)= [C-D]		7,250	87000

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice (10 bag x 1400)	14,000	10,000	114000
Soyabin Oil(2 drumsx 15000)	30,000	15,000	45000
Deasel(12 Drumsx15000)	180,000	75,000	255000
Soap,Cosmetics,Chanachur,Puls etc items	76,000	50,000	126000
Total	300,000	150000	450000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Deasel,Rice,Soap,Cosmetics,Oil etc	5500	165000	1980000	2079000	2182950
Item	0	0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense					
Deasel,Rice,Soap,Cosmetics,Oil etc	4675	140250	1683000	1767150	1855508
Item	0	0	0	0	0
Total variable Expense (B)	4,675	140250	1683000	1767150	1855508
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850	327442
Less Variable Expense					
Rent		1,000	12,000	12,000	12000
Electricity bill		1200	14400	15000	15500
Transportation		3,000	36,000	38,000	40000
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		500	6000	7000	7000
Generator		150	1800	1800	1800
Guard		150	1800	1800	1800
Mobile bill		600	7200	7200	7200
Total fixed cost (D)		11,450	137,400	141,000	143500
Net Profit (E)= [C-D]		13300	159600	170,850	183942
Investment Payback			60,000	60,000	60,000

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

SR#	<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	150,000		
1.2	Net Profit	157,200	167400	183942
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97200	204600
	Total Cash Inflow	307200	264600	388542
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	
3	Net Cash Surplus	97,200	204600	328542

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 08 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



কপড়কে করে তোলে
নতুনের মতো সাদা



জাহিদ স্টোর



কপড়কে করে তোলে
নতুনের মতো সাদা



এলামিন বাজার, দেলদুয়ার, টাঙ্গাইল.



কপড়কে করে তোলে
নতুনের মতো সাদা



জাহিদ স্টোর



















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FAMILY PICTURE

