

Proposed NU Business Name: **JOSIM STORE**



Project identification and prepared by: MD. Golam Rosul,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURUL AMIN CHUKDER
Age	:	15-12-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	6 Borthers & 1 Sister
Address	:	Vill: Jorardewl, P.O: Mirkadim, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RENU BEGUM
(iii) Father's name	:	NURUL ISLAM CHUKDER
(iv) GB member's info	:	Branch: Rampal, Centre # 15 (Female), Member ID: 6775/3, Group No: 05 Member since: 01-02-2001 (15 Years) First loan: BDT 5,000 /-
Further Information:		Existing Loan: BDT 18,000, Outstanding loan: BDT 11,242
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01967-116729
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU BEGUM 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 & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	JOSIM STORE
Location	:	Muktarpur, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Various Cycle parts etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munshigonj.▪Agreed grace period is 3 months.

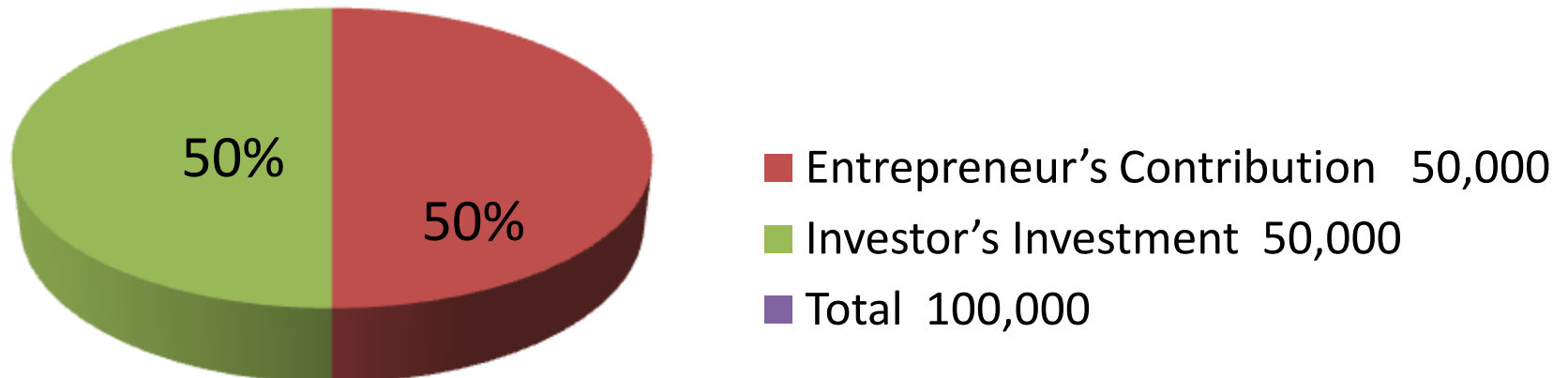
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cycle Parts	1,850	55,500	666,000
Total Sales (A)	1,850	55,500	666,000
Less. Variable Expense			
Cycle Parts	1,388	41,625	499,500
Total variable Expense (B)	1,388	41,625	499,500
Contribution Margin (CM) [C=(A-B)]	463	13,875	166,500
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		100	1,200
Entertainment		300	3,600
Total fixed Cost (D)		9,200	45,600
Net Profit (E) [C-D]		4,675	120,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ring (3 x 350)	1,050	17,000	18,050
Hops, Bush, Chain, Bearing, Mart guard etc	13,950	17,000	30,950
Gas Cylinder (2)	35,000	0	35,000
Tire (40 x 400)	0	16,000	16,000
Total	50,000	50,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cycle Parts	2,650	79,500	954,000	1,001,700
Total Sales (A)	2,650	79,500	954,000	1,001,700
Less. Variable Expense				
Cycle Parts	1,988	59,625	715,500	751,275
Total variable Expense (B)	1,988	59,625	715,500	751,275
Contribution Margin (CM) [C=(A-B)]	663	19,875	238,500	250,425
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Guard		100	1,200	1,500
Entertainment		300	3,600	4,000
Total Fixed Cost		9,300	111,600	114,000
Net Profit (E) [C-D]		10,575	126,900	136,425
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	126,900	136,425
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,900
	Total Cash Inflow	176,900	233,325
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	96,900	203,325

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

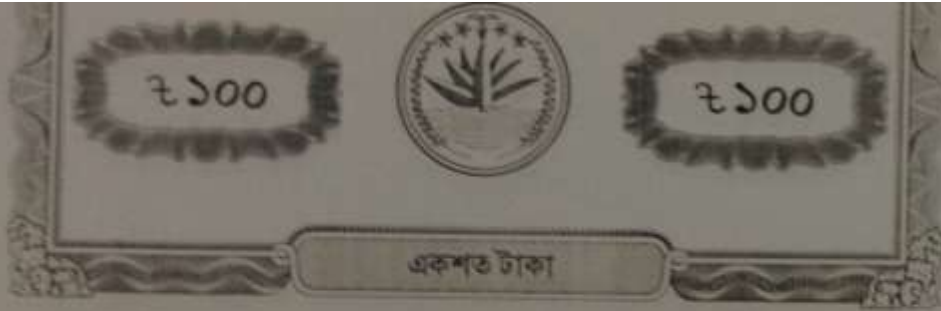
Pictures











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“বিশ্বায়িত্বের প্রথম দিনের তারিখ”

দোকান ভাড়ার চুক্তিপত্র

১। মেঃ ব্যারেক, পিতাঃ আজহারুল ইসলাম, সাংঃ লক্ষ্যাব, ডাকঘরঃ লক্ষ্যাব, থানা ও জেলাঃ তুন্দীপাড়া, জাতীয়তায় বাংলাদেশী, ধর্মঃ ইসলাম, পেশাঃ ব্যবসা।

১ম পক্ষ (মালিক পক্ষ)

২। মেঃ নূরুল আমিন, পিতাঃ মরঃ নূরুল ইসলাম চৌধুরী, সাংঃ জেতার ডেউল আমতলা


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মেঃ নূরুল আমিন চৌধুরী
 Name: Md Nurul Amin Choudhury
 পিতা: নূরুল ইসলাম চৌধুরী
 মাতা: বেবু বেবু
 Date of Birth: 15 Dec 1982
 ID NO: 5915685218316

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া বা ক্ষয় হলে নতুন পরিচয়পত্রের প্রক্রিয়া শুরু করতে হবে।
 ঠিকানা: প্রাথমিক, সেকেন্ডারি, কলেজ/সিনিয়র, ডাকঘর: বিজয়পুর - ১০১১, তুন্দীপাড়া পত্র, তুন্দীপাড়া

প্রদানকারী কর্মসূচকের স্বাক্ষর: প্রদানের তারিখ: ২৭/০৪/২০১৪



FAMILY PICTURE