

Proposed NU Business Name: **JASHIM STORE**



Project identification and prepared by: MD Bellal Hossain
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMAN ULLAH JASHIM
Age	:	17-07-1986 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Son 01 Daughter
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Dakshin Karimpur P.O: Chami VhuarHat P.S: Dagonbhuiyan, 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	:	MOHSENA KHATUN
(iii) Father's name	:	LATE AJI ULLAH
(iv) GB member's info	:	Branch : Char Parbati, Kompaniganj, Centre: 18(Female), Member ID: 2241 , Group No: 03 Member since: 15-05-2005 to 30-07-20010 (05 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Son
(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.)	:	
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01814-254579
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHSENA KHATUN joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JASHIM STORE
Location	:	Mokbuler tek, Dakshin Ali Pur
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 90000/- (from existing business) 60% Required Investment BDT 60000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Biscuit, Soft drinks, Chips etc▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuiyan.▪Agreed grace period is 3 months.

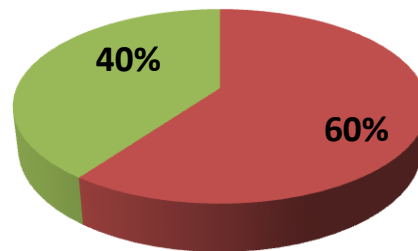
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Biscuit, Soft drinks, Chips etc	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Biscuit, Soft drinks, Chips etc	2720	81600	979200
Total variable Expense (B)	2,720	81600	979200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		600	7200
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,300	87600
Net Profit (E)= [C-D]		7,100	85200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	1	20000	20,000	1	10,000	10,000	30,000
Soft drinks	1	25000	25,000	1	15000	15,000	40,000
Chips	1	5000	5,000	1	10000	10,000	15,000
Pothers	1	30000	30,000	1	25000	25,000	55,000
Others	1	5000	5,000	0	0	0	5,000
Security	1	5000	5,000	0	0	0	5,000
Total	6	0	90,000	4	0	60,000	150,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 60,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Biscuit, Soft drinks, Chips etc	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less Variable Expense					
Biscuit, Soft drinks, Chips etc	5100	153000	1836000	1927800	2024190
Total variable Expense (B)	5,100	153000	1836000	1927800	2024190
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200	357210
Less Variable Expense					
Rent		600	7200	7,200	7200
Electricity bill		500	6000	6500	7000
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		12,900	154,800	155,900	157000
Net Profit (E)= [C-D]		14100	169200	184,300	200210
Investment Payback			24,000	24000	24,000

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	60,000		
1.2	Net Profit	169,200	184,300	200210
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145,200	305500
	Total Cash Inflow	229200	329500	505710
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	145,200	305500	481710

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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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 ডাক বিভাগ
 পোস্টমেন্ট বিজ্ঞপ্তি

৬নং দাগনভূঞা সদর ইউনিয়ন পরিষদ

টাকা ২ দাগনভূঞা জেলা: ১ ফরিদ

ট্রেড লাইসেন্স


স্মারক: ৪৫৫
 স্মারক: ৫৫

আমান উল্লাহ জশিম
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আমান উল্লাহ জশিম
 Name: AMAN ULLAH JASHIM
 পিতা: হুজুরুল্লাহ
 মাতা: হুজুরুল্লাহ
 Date of Birth: 17 Jul 1988
 ID NO: 3012512591730

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। তাহা হস্তান্তর করা যাবে না।
 বিধান: বাংলাদেশ: হুজুরুল্লাহ হুজুরুল্লাহ হুজুরুল্লাহ হুজুরুল্লাহ হুজুরুল্লাহ
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জাতীয় পরিচয়পত্র নং: ১৭৫৫১৯৭



FAMILY PICTURE

