

## Proposed NU Business Name: **JUBAYER STORE**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. NUSRAT</b>
Age	:	06-07-1982 ( 34Years )
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Baludiar , P.O: Sholua , P.S: Charghat Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. RENUKA BEGUM</b>
(iii) Father's name	:	<b>MD. BERAJ PRAMANIK</b>
(iv) GB member's info	:	Branch: Nimpara , Charghat ,Centre # 65(Female), Member ID: 5117/1, Group No: 01 Member since: 1998 (18Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 17,720
(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	:	17 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-654061
Wife's Contact No.	:	01761-786468
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RENUKA BEGOM** joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JUBAYER STORE</b>
Location	:	Baludiar , Charghat , Rajshahi .
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is Self.</li><li>▪Agreed grace period is 3 months.</li></ul>

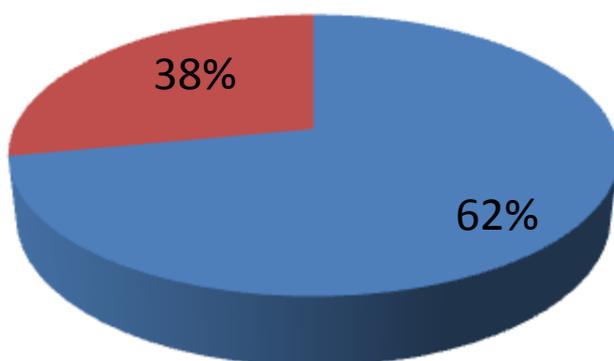
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,850</b>	<b>58,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Dale	0	10,000	10,000
Rice(5x1600)	8,000	20,000	28,000
Flower (2x800)	1,600	0	1,600
Sugar	3,500	10,000	13,500
Cosmetic	3,000	0	3,000
Biscuit	2,000	0	2,000
Oil	5,000	0	5,000
Others	6,900	0	6,900
Grocery Item	0	10,000	10,000
<b>Total</b>	<b>30,000</b>	<b>50,000</b>	<b>80,000</b>

## Source of Finance



■ Intrepeneur's Contibution 30,000

■ Investor's Investment 50,000

■ Total 80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	4,000	120,000	1440,000	1512,000	1587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440,000</b>	<b>1512,000</b>	<b>1587,600</b>
<b>Less. Variable Expense</b>					
Grocery Item	3,400	102,000	1224,000	1285,200	1349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1224,000</b>	<b>1285,200</b>	<b>1349,460</b>
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		500	6,000	6,300	6,615
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,780	3,969
Guard		-	-	-	-
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>6,800</b>	<b>81,600</b>	<b>82,620</b>	<b>83,691</b>
<b>Net Profit (E) [C-D]</b>		<b>11,200</b>	<b>134,400</b>	<b>144,180</b>	<b>154,449</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134,400	144,180	154,449
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		124,180	134,449
	<b>Total Cash Inflow</b>	<b>184,400</b>	<b>268,360</b>	<b>288,898</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>114,400</b>	<b>248,360</b>	<b>268,898</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

