

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



Project identification and prepared by: Hafizur Rahman,  
Mawna Unit, Gajipur

Project verified by Md. Rafiqul Islam



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

Name	:	<b>AZAHARUL ISLAM</b>
Age	:	15-01-1986(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	6 Brather
Address	:	Vill: Pathar Para, P.O: South Barotopa, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>LATE ASHIA</b>
(iii) Father's name	:	<b>MAINUDDIN</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 12(Male), Member ID: 2381/1, Group No: 07 Member since: 17/04/1998(07Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	07 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.	:	01930-487088
Mother's Contact No.	:	01991-020364
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE ASHIA**; joined Grameen Bank since 08 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JHOHIRUL STORE</b>
Location	:	Soling More,Mawna,Sreepur, Gazipur
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 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 10ft= 100square 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; Biscut,Chanachur,Coil,Soft Drinks, etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Mawna.</li><li>▪Agreed grace period is 3 months.</li></ul>

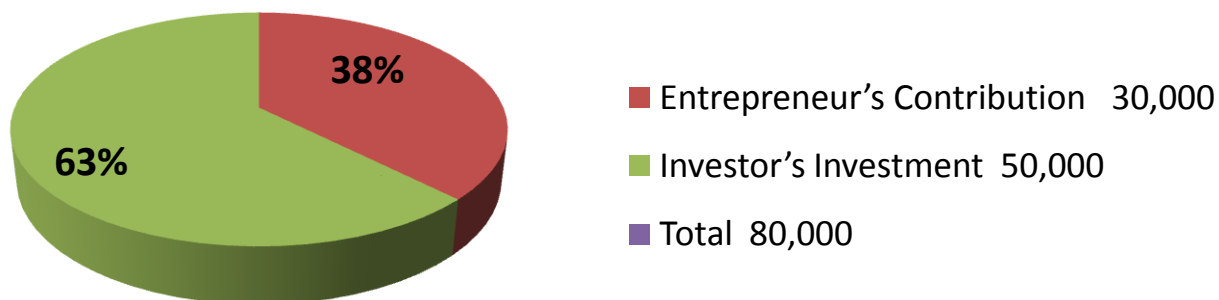
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit, Soft drink, Chanachur, etc.	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	2,500	75,000	9,00,000
<b>Less. Variable Expense</b>			
Biscuit, Soft drink, Chanachur, etc.	2,125	63,750	7,65,000
<b>Total variable Expense (B)</b>	2,125	63,750	7,65,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,75</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		7,50	9,000
Electricity bill		4,00	4,800
Transportation		4,00	4,800
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Genareter		2,00	2,400
Mobile Bill		4,00	4,800
<b>Total fixed Cost (D)</b>		<b>6,350</b>	<b>76,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,900</b>	<b>58,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit (15x450)	6,750	15,750	22,500
Soft drink(08x 550)	4,400	-	4,400
Coil (100 x 30)	-	3,000	3,000
Chanachur	-	6,500	6,500
Chips(200 x08)		1,600	1,600
Others	18,850	23,150	42,000
<b>Total</b>	<b>30,000</b>	<b>50,000</b>	<b>80,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Biscuit, Soft drink, Chanachur, etc.	4,000	1,20,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	4,000	1,20,000	1,440,000	1,512,000
<b>Less. Variable Expense</b>				
Biscuit, Soft drink, Chanachur, etc.	3,400	1,02,000	1,224,000	1,285,200
<b>Total variable Expense (B)</b>	3,400	1,02,000	1,224,000	1,285,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,00</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>
<b>Less. Fixed Expense</b>				
Rent		7,50	9,000	9,000
Electricity bill		6,00	7,200	7,400
Transportation		6,00	7,200	7,500
Salary (self)		4,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000
Entertainment		3,00	3,600	3,800
Genareter		2,00	2,400	2,400
Mobile Bill		6,00	7,200	7,400
<b>Total Fixed Cost</b>		<b>10,050</b>	<b>1,20,600</b>	<b>1,21,500</b>
<b>Net Profit (E) [C-D]</b>		<b>7,950</b>	<b>95,400</b>	<b>1,05,300</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	95,400	1,05,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		65,400
	<b>Total Cash Inflow</b>	<b>1,45,400</b>	<b>1,70,700</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>65,400</b>	<b>1,40,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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







মুচি বিস্কুট  
র হৃদয় জয় করে  
বাংলাদেশে



# জাহিরুল স্টোর


প্রোঃ মোঃ আজহারুল ইসলাম  
মোবাঃ ০১৯৩০-৪৮৭০৪৪  
সলিং মোড়, শ্রীপুর, গাজীপুর।

প্রোঃ মোঃ সারোয়ার হোসেন \* ০১৯৫২-৩৪৩০৪৬, ০১৯৫৭-০০৬৪৩৩

সারোয়ার টেক্সটাইল

প্রোঃ মোঃ সারোয়ার হোসেন

গ



গ্রামীণ ব্যাংক

মহাজ গ্রামের দাশবই

২৬৫২/১

নাম	সুজান হাট	২২/৯
কেন্দ্রের নাম	শ্যামল পল্লী	৫.৩৫
শাখা		





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



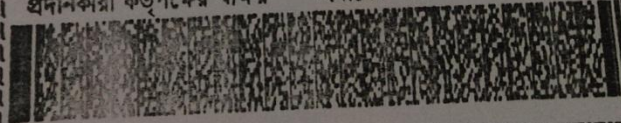
নাম: আজহারুল ইসলাম  
Name: AZAHARUL ISLAM  
পিতা: মাইনুদ্দিন  
মাতা: মৃত আসিয়া  
Date of Birth: 15 Jan 1986  
ID NO: 3318647486994

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনো ব্যক্তি বা গোষ্ঠীকে এতে নিকটস্থ পোস্ট অফিসে জমা দেওয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/বাসা: পাথার পাড়া, রাধুয়া, ডাকঘর: দক্ষিণ বারতোলা- ১৭৪০,  
শ্রীপুর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০৬/২০০৮



# FAMILY PICTURE

