

Proposed NU Business Name: **JANNATI VARIETIES STORE**



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Bogra Sadar Unit, Bogra

Project verified by: Md Mojaharul Islam



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

Name	:	<b>MD ZAHIDUL STORE</b>
Age	:	09-02-1983 ( 34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Daughter 02 Sons
No. of siblings:	:	02 Brothers
Address	:	Vill: Sabgram P.O: Sabgram P.S: Bogra Sadar , Dist: Bogra .
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>MST JAHANARA BEGUM</b>
(iii) Father's name	:	<b>MD EKRAM HOSSAIN</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtoli , Centre # 60 (Female), Member ID: 4032 , Group No: 03 Member since: 05-03-1994 ( 10 Years) First loan: BDT 4500 Taka.
Further Information:		Existing loan: BDT 81000 , Outstanding loan: BDT 13500
(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.)	:	None
Business Experiences and Training Info	:	02 years experience in running business. 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01945-219039
Family's Contact No.	:	01737-129035
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JAHANARA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 4500 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JANNATI VARIETIES STORE</b>
Location	:	Gabtoli Road, Sabgram, Bogura
Total Investment in BDT	:	BDT 160000
Financing	:	Self BDT 100000 (from existing business) 63 % Required Investment BDT 60000 (as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 08 ft= 120 Square ft
\Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Motor, PVC pipe, Fittings, Others etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employees.</li> <li>▪One will be appointed after receiving equity money.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bogra.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

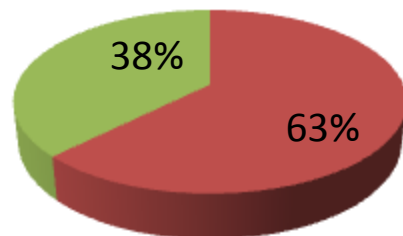
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Motor, PVC pipe, Fittings, Others etc.	3300	99000	1188000
<b>Total Sales (A)</b>	3300	99000	1188000
<b>Less Variable Expense</b>			
Motor, PVC pipe, Fittings, Others etc.	2805	84150	1009800
<b>Total variable Expense (B)</b>	2,805	84150	1009800
<b>Contribution Margin (CM) [C=(A-B)]</b>	495	14850	178200
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,250	87000
<b>Net Profit (E)= [C-D]</b>		7,600	91200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Motor	1	5500	5,500	0	0	0	5,500
PVC pipe	500	40	20,000	0	0	0	20,000
Brand	40	100	4,000	0	0	0	4,000
Fittings	1	15000	15,000	0	0	0	15,000
Electric items	1	10000	10,000	1	4,000	4,000	14,000
Tab Function	1	15000	15,000	0	0	0	15,000
Others	1	10500	10,500	0	0	0	10,500
Tubewell	0	0	0	20	1,700	34,000	34,000
Motor	0	0	0	1	16,500	16,500	16,500
Sanitary	0	0	0	1	5,500	5,500	5,500
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>546</b>	<b>0</b>	<b>100,000</b>	<b>23</b>	<b>0</b>	<b>60,000</b>	<b>160,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Motor, PVC pipe, Fittings, Others etc.	5800	174000	2088000	2192400	2302020
<b>Total Sales (A)</b>	5800	174000	2088000	2192400	2302020
<b>Less Variable Expense</b>					
Motor, PVC pipe, Fittings, Others etc.	4930	147900	1774800	1863540	1956717
<b>Total variable Expense (B)</b>	4,930	147900	1774800	1863540	1956717
<b>Contribution Margin (CM) [C=(A-B)</b>	870	26100	313200	328860	345303
<b>Less Variable Expense</b>					
Rent		800	9600	9,600	9600
Electricity bill		400	4800	5300	5800
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Guard		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		11,750	141,000	142,100	143200
<b>Net Profit (E)= [C-D]</b>		14350	172200	186,760	202103
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	172,200	186,760	202103
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148,200	310960
	<b>Total Cash Inflow</b>	232200	334960	513063
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
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	148,200	310960	489063

# 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











VICTOR

Shelf  
Shelf







MSP  
Shelf  
MSP  
Shelf

Red coil of pipe on the counter











# FAMILY PICTURE

