

**Proposed NU Business Name: MS JANNAT STORE**



Project identification and prepared by: Md. Forhad Hosen,  
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. JOHURUL ISLAM</b>
Age	:	01-06-1984 (33 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Sisters
Address	:	Vill: Mamudpur, P.O: Jodunathpur, P.S: Dhanbari, Dist: Tangail
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. SUKUR ALI</b>
(iv) GB member's info	:	Branch: Gobindapur ; Centre # 42(Female), Member ID: 3104/1, Group No: 01 Member since: 1995-2017 (22 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT30000, Outstanding loan: BDT 22780
(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	:	15 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-077264
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JAHANARA BEGUM** joined Grameen Bank since 22 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>MS JANNAT STORE</b>
Location	:	-
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Grocery items .</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪Collects goods from Dhanbari .</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

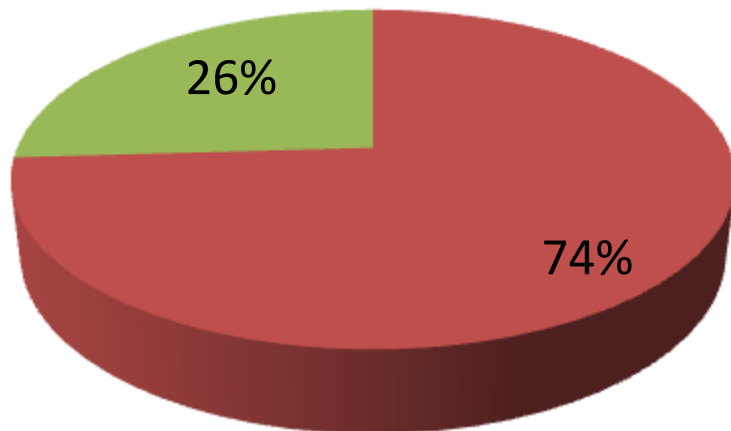
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3460	103800	1245600
<b>Total sales (A)</b>	3460	103800	1245600
<b>Less Variable Exp.</b>			
Grocery Item	2941	88230	1058760
<b>Total Variable exp. (B)</b>	2941	88230	1058760
<b>Contribution Margin CM [C= (A-B)]</b>	<b>519</b>	<b>15570</b>	<b>186840</b>
<b>less fixed exp.</b>			
Electricity bill		500	6000
Transportation		4000	48000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		200	2400
<b>total fixed cost (D)</b>		9900	118800
<b>Net profit (E) [C-D]</b>		<b>5670</b>	<b>68040</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2100	42,000	3	2,100	6,300	48,300
Pulses	20	2800	56,000	2	2800	5,600	61,600
Oil	50	800	40,000	30	450	13,500	53,500
Cosmetics	150	150	22,500	100	150	15,000	37,500
soap	50	100	5,000	40	100	4,000	9,000
Biscuite	200	150	30,000	10	100	1,000	31,000
others	45	100	4,500	82	300	24,600	29,100
<b>Total</b>	<b>535</b>		<b>200,000</b>	<b>267</b>		<b>70,000</b>	<b>270,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 70,000
- Total 270,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4660	139800	1677600	1761480	1849554
<b>Total Sales (A)</b>	<b>4660</b>	<b>139800</b>	<b>1677600</b>	<b>1761480</b>	<b>1849554</b>
less variable Expenses					
Grocery Item	3961	118830	1425960	1497258	1572121
Total variable Expenses (B)	3961	118830	1425960	1497258	1572121
<b>Contribution Margin (CM)= (A-B)</b>	<b>699</b>	<b>20970</b>	<b>251640</b>	<b>264222</b>	<b>277433.1</b>
<b>Less Fixed Expenses</b>					
Electricity bill		500	6000	16000	3000
Transportation		4060	48720	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		220	2640	2640	2640
Mobile		300	3600	7400	3600
Total Fixed Cost		10080	120960	121040	72240
<b>Net Profit (E) (C-D)</b>		<b>10890</b>	<b>130680</b>	<b>143182</b>	<b>205193.1</b>
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</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	70,000		
1.2	Net Profit	130,680	143,182	205193.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,680	217862
	<b>Total Cash Inflow</b>	200680	245862	423055.1
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	
3	<b>Net Cash Surplus</b>	102,680	217862	395055.1

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 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

