

Proposed NU Business Name: **JAMAN STORE**



Project identification and prepared by: MD. Anarul Islam,
Mawna Unit, Gajipur

Project verified by: : Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ASADURJAMAN
Age	:	01-03-1991(26 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill: Saitilea, P.O: Tangra, 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	:	HASINA KHATUN
(iii) Father's name	:	ASHRAB ALI
(iv) GB member's info	:	Branch:Tangra, Sreepur, Centre # 2(Female), Member ID: 1436/2 Group No: 01 Member since: 08-06-2010(07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 20,000/-
(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	:	10 years experience in10 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Polty Fram
Entrepreneur Contact No.	:	01926-516049
Mother's Contact No.	:	01821-437284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA KHATUN joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAMAN STORE
Location	:	Satirbazar
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice ,Soyabin,Soap,Biscuit, Chanachur, Chips, Noodle, Oil, Salt, Potato, etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund One employee will be appointed▪The shop is rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

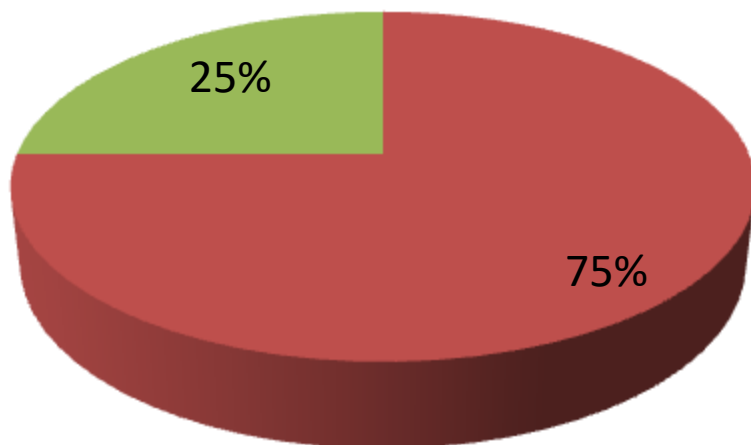
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice ,Soyabin,Soap,Biscuit, Chanachur, Salt, Potato, etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice ,Soyabin,Soap,Biscuit, Chanachur, Salt, Potato, etc	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		1500	18,000
Electricity bill		300	3,600
Mobile Bill		5,00	6,000
Transportation		300	3600
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		7,850	94,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (15 x 2000)	30,000	30,000	60,000
Oil(2x3000)	6,000	9200	15,200
Soap(200x40)	8,000	0	8,000
Cosmetice	6700	0	6,700
Dal	11000	0	11000
Soft Driks	0	5500	5500
Biscuit, Chanachur, Chips, Noodle, Salt,, Potato, etc.	8,300	5300	13600
Security	80,000	0	80000
Total	1,50,000	50,000	2,00,000

Source of Finance



- Entrepreneur's Contribution
150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Rice ,Soyabin,Soap,Biscuit, Chanachur, Salt, Potato, etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Rice ,Soyabin,Soap,Biscuit, Chanachur, Salt, Potato, etc	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)	9,00	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		500	6,000	6,500	7,000
Mobile Bill		7,00	8,400	8,600	8,800
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		4,000	48,000	48,000	48,000
Entertainment		5,00	6,000	6,500	6,800
Total Fixed Cost		12,700	152,400	1,53,800	1,55,000
Net Profit (E) [C-D]		14,300	171,600	1,86,400	2,02,210
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	171,600	1,86,400	2,02,210
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,31,600	2,98,000
	Total Cash Inflow	2,21,600	3,18,000	5,00,210
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	20,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	90,000	20,000	20,000
3	Net Cash Surplus	1,31,600	2,98,000	4,80,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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







Man standing behind the counter.

Shelves stocked with various goods, including bottles and packaged items.

Television set on top of a barrel.

Large blue barrels and a television set.

Counter area with various items, including a jar and packaged goods.

Counter area with various items, including a bag labeled 'FRESH'.

Box labeled 'MAMA BREAD'.

Plastic bottles and bags of goods in the foreground.



FRESH

Sun

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A man in a dark shirt stands behind a wooden counter in the background of the store.

FRESH

INDIA'S BEST 200ml
100% STERILIZED CONDENSED MILK

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FAMILY PICTURE

