

Proposed NU Business Name: **JOY VARIETIES STOR**



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Sreenagar, Munshigonj
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOY SHAHA
Age	:	05-09-1998 (18Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 01sister
Address	:	Vill: Sreenagar, P.O ;Sreenagar, P.S: Sreenagar, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANITA SHAHA
(iii) Father's name	:	JIBON SHAHA
(iv) GB member's info	:	Branch: Vaggokul, Centre # 37(Female), Member ID: 2985/1, Group No: 05 Member since: 02-05-2000 (16Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: 12,700/- Exixting Loan:20000
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	06years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-123101
Family's Contact No.	:	01742-615791
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANITA SHAHA joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOY VARITIES STORE
Location	:	Bagra bazar,Sreenagar,Mushigonj.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 18 ft= 216 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Oil, Sop, Tooth pest, Kayol, Shampoo,Powder etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Chakbazar Dhaka. ▪Agreed grace period is 3 months.

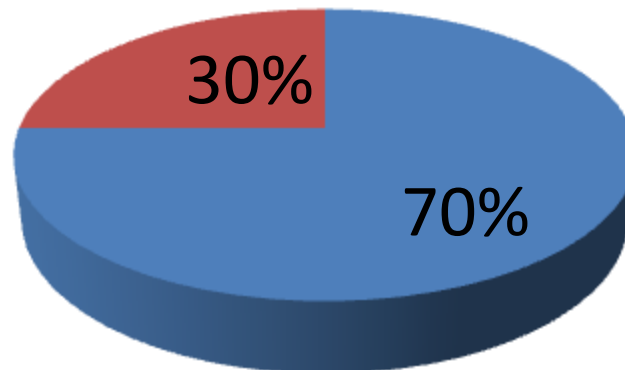
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Sop, Tooth pest, Kayol etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Oil, Sop, Tooth pest, Kayol etc.	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		100	1,200
Generator		150	1,800
Gird		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		8750	105,000
Net Profit (E) [C-D]		5,650	67,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Oil	5 katun	2,400	1,2000		10 katun	2,400	24,000	36,000
Sop	3 katun	2,600	7,800		4 katun	2,600	10,400	18,200
Tooth pest	4 katun	3,500	14,000		2 katun	3,500	7,000	21,000
Kayol	5 katun	1,600	8,000		5 katun	1,600	8,000	16,000
Shampoo	40 pic	140	5,600		50 Pic	140	7,000	12,600
Powder	3 box	3,000	9,000					9,000
Mosla	5kg	350	1,600					1,600
City gold	50 set	400	20,000					20,000
Fresh wash	120 pic	1,200	12,000					12,000
Other			50,000				3,600	53,600
Total			140,000				60,000	20,0000

Source of Finance

■ Entrepreneur's contibution 140,000 ■ Investor's Investment 60,000 ■ Total 2,00000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year+5%	3rd year +5%
Revenue (sales)					
Oil, Sop, Tooth pest, Kayol etc.	4000	1,20,000	1,440,000	1,462,000	1,535,100
Total Sales (A)	4000	1,20,000	1,440,000	1,462,000	1,535,100
Less. Variable Expense					
Oil,sop,tooth pest,kayel etc.	3400	102000	1224000	1285200	1,349,460
Total variable Expense (B)	3400	102000	1224000	1285200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		500	6,000	6,200	6,300
Transportation		1,000	12,000	12,200	12,300
Mobile Bill		300	3,600	3,700	3,800
Entertainment		100	1,200	1,300	1,400
Generator		150	1,800	2,000	2,100
Gird		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,750	105,000	105,800	106,300
Net Profit (E) [C-D)		9,250	111,000	121,000	131,840
Investment Payback			24,000	24,000	24,000

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

Sl #	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	111,000	121,000	131,840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87,000	184,000
	Total Cash Inflow	171,000	208,000	315,840
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	87,000	184,000	291,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Own Business :06
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



জয় ভ্যারাইটিস স্টোর

এখানে বিবাহ ও জন্মদিনের সরঞ্জাম, সহ সর্ব প্রকার সামগ্রিক পাওয়া যায় সু-মধব প্রতি
পান সহ খোলা পান, সুপারী, জর্দা, মিষ্টি মসলা ও বগীয় ইন্ডিয়ান জর্দা পাওয়া যায়।
বাঘড়া বাজার খালপাড় রোড, শ্রীন মুল্লিগঞ্জ। মোবাইল : ০১৭৪২৬১৫৭৯১

প্রোলাইটর





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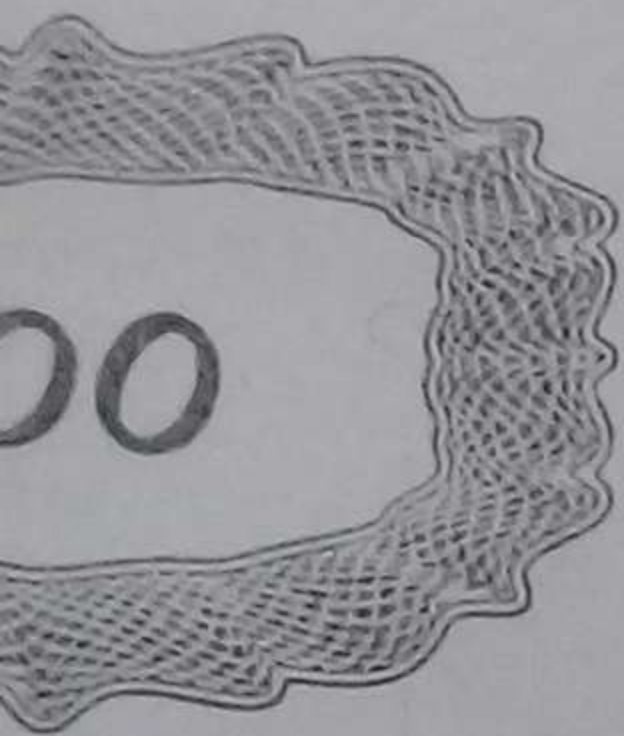








গণপ্রজাতন্ত্রী বাংলাদেশ



FAMILY PICTURE

