

Proposed NU Business Name: **JANNAT STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JOHURUL ISLAM
Age	:	10-10-1984(32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daugther
No. of siblings:	:	2 Brothers
Address	:	Vill: Satbaria , P.O: Satbaria , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SUFIA BEGUM
(iii) Father's name	:	MD. ABUL HOSSEN
(iv) GB member's info	:	Branch: Shilmaria ,Puthia , Centre # 06(Female), Member ID: 11,612, Group No: 07 Member since: 1996To (20 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 23,350
(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 in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-408122
Father's Contact No.	:	01750-230218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHUFIYA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNAT STORE
Location	:	Mollapara, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 105,000/-
Financing	:	Self BDT 55,000/--(from existing business) 52% Required Investment BDT 50,000/--(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Grocery Item. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is self . ▪Agreed grace period is 3 months.

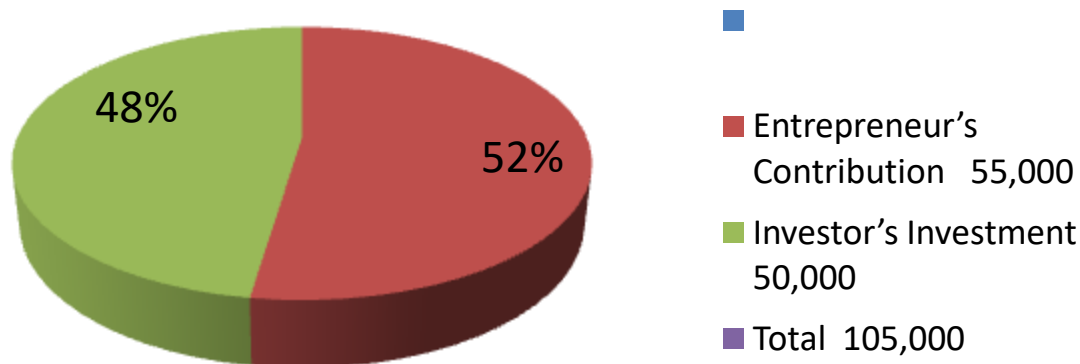
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Grocery Item	3,150	94,500	11,34,000
Total variable Expense (B)	3,150	94,500	11,34,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		-	-
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		3,850	46,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Oil (120x70)	8,400	-	8,400
Salt (200x17)	3,400	-	3,400
Salt packet (7x825)	5,775	20,000	25,775
Oil (8x210)	1,680	20,000	21,680
Rice (5x1,840)	9,200	10,000	19,200
Flower (4x1,200)	4,800	-	4,800
Kohl (4x2,200)	8,800	-	8,800
Clad (3x1,450)	4,350	-	4,350
Broken Rice (4x1,180)	4,720	-	4,720
Others	3,875	-	3,875
Total	55,000	50,000	105,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM)					
[C=(A-B)	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,300	15,600	16,380	17,199
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		-	-	-	-
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		7,150	85,800	86,940	88,137
Net Profit (E) [C-D)		6,350	76,200	83,160	90,468

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	50,000		
1.2	Net Profit	76,200	83,160	90,468
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	56,200	63,160
	Total Cash Inflow	126,200	139,360	153,628
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	56,200	119,360	133,628

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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











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