

Proposed NU Business Name : JAHID STORE



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Jahid MIA
Age	:	08-11-1989(19 Years)
Education, till to date	:	Class THREE
Marital status	:	married
Children	:	Nil
No. of siblings:	:	3 Brother,0Sister.
Address	:	Vill KATORI.P.O Duburia , P.S: nagourpur , 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	:	Most: RAHIMA AKTER
(iii) Father's name	:	Mad :SAHIAD MIA
(iv) GB member's info	:	Branch NAGOURPUR Centre #47 (Female), Member ID : 9416/1 , Group No:14 Member since:17/9/2008 (06 Years) First loan: BDT 10000 /-
Further Information:		Existing Loan :20000 ; Outstanding loan: 2760
(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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741261229
Family's Contact No.	:	01745420387
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Monoray

joined Grameen 6 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID STORE
Location	:	KATORI MARKET NAGORPUR TANGAIL
Total Investment in BDT	:	BDT 47,000/-
Financing	:	Self BDT 7,000/- (from existing business 86 % Required Investment BDT 40,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10ft=250 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 LIK:MINARAL WATER CHIF BITAK BISKITE TEA DULL ,etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent.▪Collects goods from nagourpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

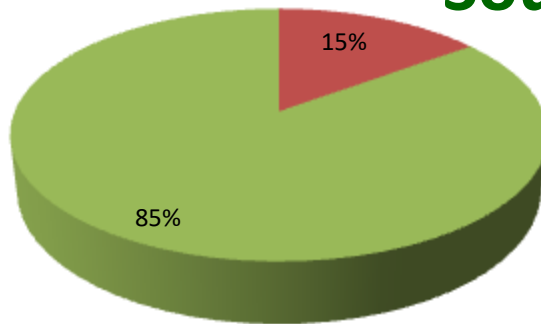
Particular	Daily	Monthly	Yearly
Revenue (sales)			
MINARAL WATER CHIF BITAK BISKITE TEA DULL		47500	570000
Total Sales (A)		47500	570000
Less. Variable Expense			
MINARAL WATER CHIF BITAK BISKITE TEA DULL	0	38000	456000
Total variable Expense (B)	0	38000	456000
Contribution Margin (CM) [C=(A-B)]	0	9500	114000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1200
Transportation		,500	6000
Mobile Bill		200	2400
Entertainment		500	6000
Gurd		0	0
janitor		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6300	75600
Net Profit (E) [C-D]		3200	38400

Investment Breakdown

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
MINARL WATER	1590	40000	41590
CHIFS	480		480
BISKIET	1065		1065
ORSALINE	490		490
CHANACHUR	500		500
OtHER	2875		2875
Total	7000	40000	47000

Source of Finance



- Entrepreneur's Contribution 7,000
- Investor's Investment 40,000
- Total 47,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
mineral WATER CHIF BITAK BISKITE TEA DULL	47500	570000	598500	628425
Total Sales (A)	47500	570000	598500	628425
Less. Variable Expense				
MINARAL WATER CHIF BITAK BISKITE TEA DULL	38000	456000	478800	502740
Total variable Expense (B)	38000	456000	478800	502740
Contribution Margin (CM) [C=(A-B)]	9500	114000	119700	125685
Less. Fixed Expense				
Rent	0	0	0	0
Electricity Bill	100	1200	1200	1200
Guard	0	0	0	0
Mobile Bill	200	2400	2400	2400
Entertainment	500,	6000	6000	6000
TRANSPROCAATION	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	6300	75600	75600	75600
Net Profit (E) [C-D]	3200	38400	44100	50085
Investment Payback		16000	16000	16000

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

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	40,000		
1.2	Net Profit	38400	44100	50085
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		22400	50500
	Total Cash Inflow	78400	66500	100585
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56000	16000	16000
3	Net Cash Surplus	22400	50500	84585

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 07 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





















FAMILY PICTURE



FAMILY PICTURE