

## Proposed NU Business Name: **JEWEL STORE**

Project identification and prepared by: Monoj kumar  
sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. JEWEL HOSSAN</b>
Age	:	12-09-1987 ( 30Years )
Education, till to date	:	Class-IX
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 03 Sisters
Address	:	Vill: Khayerhat, P.o- Bagha P.S: Bagha Dist: Rajshahi .
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. PINJIRA BEGUM</b>
(iii) Father's name	:	<b>MD. AZIZUL PRAMANIK</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 66(Female) Member ID: 5953/4, Group No: 02 Member since: 24-06-2013 to 15-05-2017(04Years) First loan: BDT – 15,000/-
Further Information:		Existing Loan: BDT 24,000/-, Outstanding loan: BDT-Nill
(v) Who pays GB loan installment	:	Fathers
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Busines
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01731-537863
Father's Contact No.	:	01796-856066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PINJIRA BEGUM** joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JEWEL STORE</b>
Location	:	Khayer, Bazaar, Charghat Rajshahi .
Total Investment in BDT	:	BDT 109,000/-
Financing	:	Self BDT 59,000/-(from existing business) 54% Required Investment BDT 50,000/-(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil,Atta,Sugur,Soap &amp;etc Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

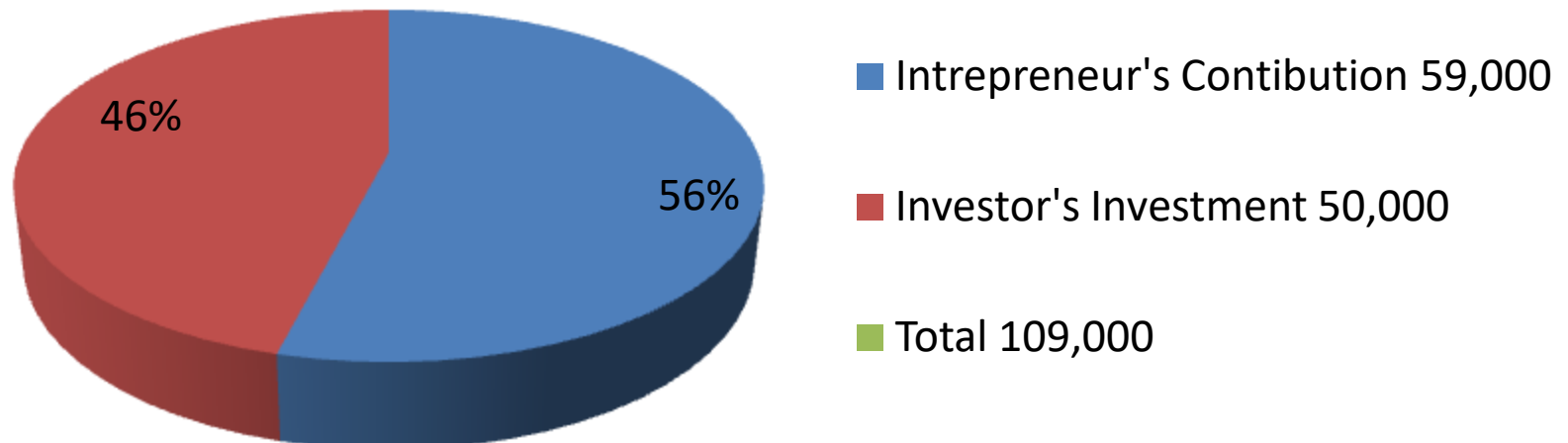
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Oil,Rice,Sugur,Soap &etc	5,000	150,000	1,880,000
<b>Total Sales (A)</b>	5,000	150,000	1,880,000
<b>Less. Variable Expense</b>			
Oil,Rice,Sugur,Soap &etc	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	4,500	135,000	1,620,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		100	1,200
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap (100x40)	4,000	15,000	19,000
Detergent (80x50)	4,000	5,000	9,000
Soya bin oil (24x100)	2,400	5,000	7,400
Biscuit (2x500)	1,000	5,000	6,000
Soya bin oil Dram (1x15,000)	15,000	15,000	30,000
Potato (110x10)	1,100	0	1,100
Lacha Semai (25x40)	1,000	0	1,000
Baiob (50x200)	10,000	0	10,000
Rice (3x2,500)	7,500	5,000	12,500
Sugar (1x3,000)	3,000	0	3,000
Others	10,000	0	10,000
<b>Total</b>	<b>59,000</b>	<b>50,000</b>	<b>109,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Oil,Rice,Sugur,Soap &etc	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Less. Variable Expense</b>					
Oil,Rice,Sugur,Soap &etc	5,400	162,000	1,944,000	2,041,200	2,143,260
<b>Total variable Expense (B)</b>	5,400	162,000	1,944,000	2,041,200	2,143,260
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	4,000	4,500
Transportation		1,000	12,000	13,000	14,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,700	3,000
<b>Total Fixed Cost</b>		<b>6,700</b>	<b>80,400</b>	<b>82,300</b>	<b>84,300</b>
<b>Net Profit (E) [C-D]</b>		<b>11,300</b>	<b>135,600</b>	<b>144,500</b>	<b>153,840</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## **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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>135,600</b>	<b>144,500</b>	<b>153,840</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		115,600	240,100
	<b>Total Cash Inflow</b>	<b>186,600</b>	<b>260,100</b>	<b>393,940</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,600</b>	<b>240,100</b>	<b>373,940</b>

# SWOT ANALYSIS

## **S**TRENGTH

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