Proposed NU Business Name: JEWEL GENERAL STORE



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.`

Brief Bio of The Proposed Nobin Udyokta						
Name	:	JEWEL				
Age	:	01-05-1988(29 Y <i>ears</i>)				
Education, till to date	•	Class Five				
Marital status	:	Married				
Children	:	01 Dauther 01 Son				
No. of siblings:	:	03 Brothers 01 Sisters				
Address	:	Vill:Gazipara ,P.O:Uttarkhan High School ,P.S: Uttarkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father Kulsum Sofil Branch: Dakshinkhan, Centre # 23 (Female), Member ID: 2829, Group No: 04 Member since: 07-03-1995 (15 Years) First Ioan: BDT = 3,000 /-				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan:= 0/- None No 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		09 years of business experience.
Own Business and	:	08 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-129201
Family's Contact No.	•	01922-231161
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kulsum joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

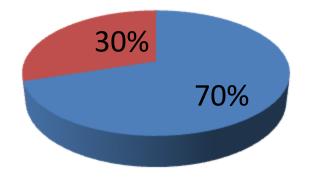
Pro	pc	osed Nobin Udyokta Business Info
Business Name	:	JEWEL GENERAL STORE
Location	:	Gazipara, Balurmat, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT500,000/-
Financing	:	Self BDT 350,000/- (from existing business) 70% Required Investment BDT 150,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	BDT 7,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Own Shop
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Dal Ata, Suger, Cosmetics, Soft drinks etc. Average 15 % gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is Owner . Collects goods from Tangi . Agreed grace period is 3 months.

Existing Busi	ness (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Grocery Item	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000
Less. Fixed Expense			
Electricity Bill		2200	26,400
Transportation		5,000	60,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		15,200	182,400
Net Profit (E) [C-D)		7,300	87,600

			Inve	estment Breakdov	wn				
Particulars		Existing	3	Particulars	Proposed			Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total	
Rice	35	2500	87500	Rice	20	2500	50,000	137,500	
Oil	1	15800	15800	Oil	1	15800	15,800	31,600	
Dal	25	86	2150	Dal	35	86	3,010	5,160	
Ata	1	1200	1200	Ata	1	1200	1,200	2,400	
Suger	2	3520	7040	Suger	2	3520	7,040	14,080	
Cosmetics	635	150	95250	Cosmetics	200	150	30,000	125,250	
Bekery item	1020	35	35700	Bekery item	250	35	8,750	44,450	
Softdrinks	750	32	24000	Softdrinks	250	32	8,000	32,000	
Soap	550	29	15950	Soap	200	29	5,800	21,750	
Fridge	2	15000	30000				0	30,000	
Others			35410	Others			20,400	55,810	
Total			350,000				150,000	500,000	

Source of Finance

Entrepreneur's contibution 350000 Investor's Investment 150000 Total 500000



Financial	Projec	tion (BD	Т)		
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	6,500	195,000	2,340,000	2,457,000	2,579,850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense					
Grocery Item	5,525	165,750	1,989,000	2,088,450	2,192,873
Total variable Expense (B)	5,525	165,750	1,989,000	2,088,450	2,192,873
Contribution Margin (CM) [C=(A-B)	975	29,250	351,000	368,550	386,978
Less. Fixed Expense					
Electricity Bill		2310	27,720	29,106	30,561
Transportation		5,500	66,000	69,300	72,765
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		16,410	196,920	202,266	207,879
Net Profit (E) [C-D)		12,840	154,080	166,284	179,098
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	154,080	166,284	179,098
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		100,080	212,364
	Total Cash Inflow	310,080	272,364	397,462
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	60.000	60.000	60.000
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	100,080	212,364	337,462



STRENGTH Employment: Self: 01 Family:0 Others:0 Experience & Skill : 09 Years Own Business :08 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures

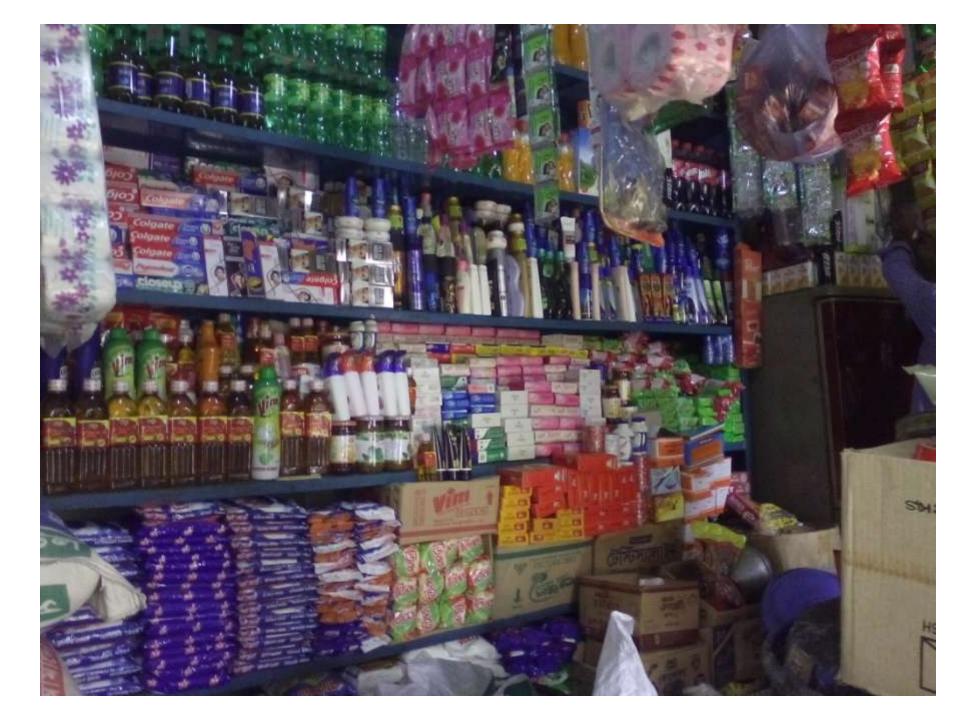
















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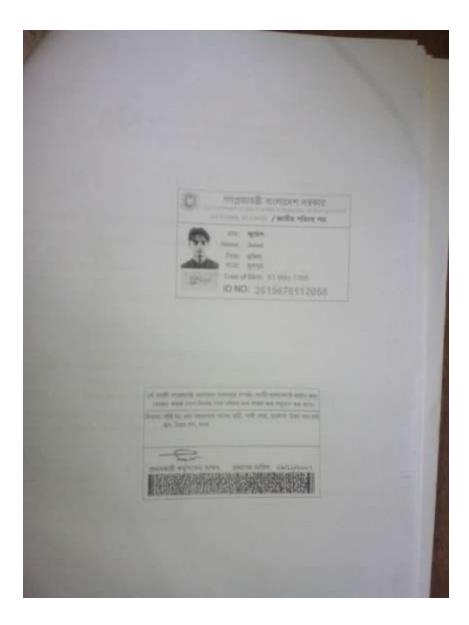
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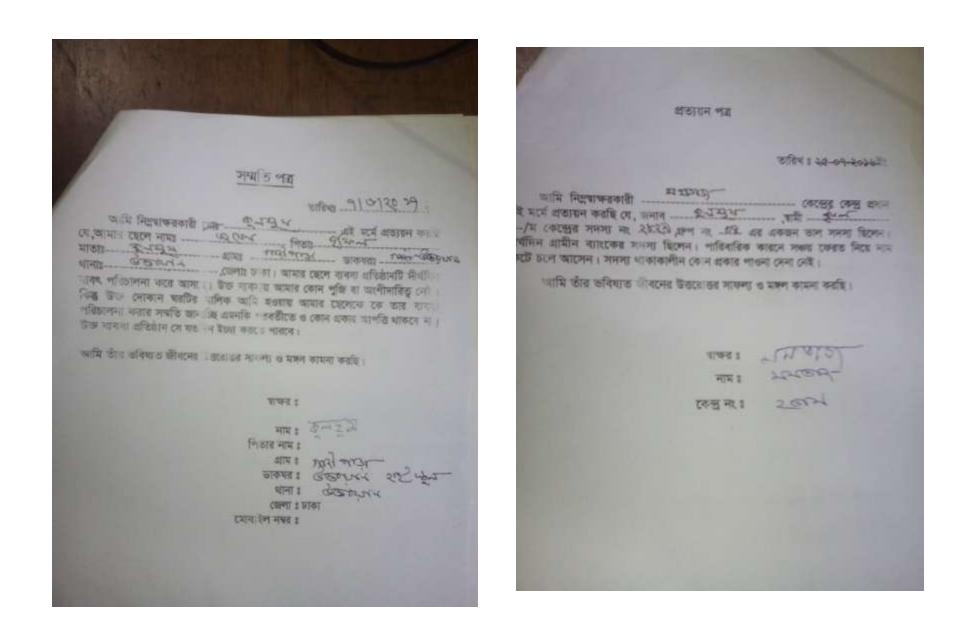
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FAMILY PICTURE

