

Proposed NU Business Name: **JOYONTO STORE**

Project identification and prepared by: Md Mofazzal hossain
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	HORIDAS BANIK
Age	:	10-04-1988 (29 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Kokdohora P.O: Kokdohora P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	BELA RANI BANIK
(iii) Father's name	:	MONORONJON BANIK
(iv) GB member's info	:	Branch:Kokdohora Member ID:3405 Member since:20 First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	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 and Training Info	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	011716-018129
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELA RANI BANIK 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 dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOYONTO STORE
Location	:	Kokdohora market , Kalihati, Tangail
Total Investment in BDT	:	BDT 1,31,500/-
Financing	:	Self BDT 81,500/-(from existing business) 61% Required Investment BDT 50,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪ Biscuit,Drink,Juice,Sugar,Nuduls,Frute▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

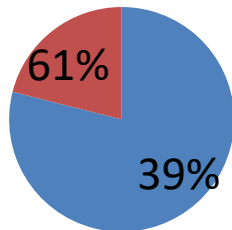
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit,Drink,Juice,Sugar,Nuduls,Frute	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Biscuit,Drink,Juice,Sugar,Nuduls,Frute	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		700	8,400
Salary		-	-
Salary (stuff)		5,000	60,000
Generator Bill		300	3,600
Transportation		5,000	60,000
Entertainment		200	2,400
Mobile		200	2,400
Guard		100	1,200
Total fixed Cost (D)		12,200	165,600
Net Profit (E) [C-D]		6,550	59,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuit			2,000			15,000	15,000
Drink			5,000			10,000	10,000
Juice			3,000			5,000	5,000
Sugar			3,000			10,000	10,000
Nuduls			1,000			10,000	10,000
Frute			3,000				3,000
Egg			4,500				
Soap			2,000				
Load			3,000				
etc			5,000				
security			50,000				50,000
			81,500			50,000	131,500

Source of Finance



Entrepreneur Contrul	81500
Investors Investment	50000
Total	131500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Biscuit,Drink,Juice,Sugar,Nuduls,Frute	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				-
Biscuit,Drink,Juice,Sugar,Nuduls,Frute	2,250	67,500	810,000	850,500
Total variable Expense (B)	2,250	67,500	810,000	850,500
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		700	8,400	8,400
Electricity Bill		700	8,400	8,400
Salary		-	-	-
Salary (stuff)		5,000	60,000	60,000
Generator Bill		300	3,600	3,600
Transportation		5,000	60,000	60,000
Entertainment		200	2,400	2,400
Mobile		200	2,400	2,400
Guard		100	1,200	1,200
Total fixed Cost (D)		12,200	146,400	146,400
Net Profit (E) [C-D)		10,300	123,600	137,100
Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1	Investment Infusion by Investor	50,000	
1	Net Profit	123,600	137,100
1	Depreciation (Non cash item)		
1	Opening Balance of Cash Surplus		93,600
	Total Cash Inflow	173,600	354,300
2	Cash Outflow		
2	Purchase of Product	50,000	
2	Payment of GB Loan		
2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	93,600	324,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;03Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest