

Proposed NU Business Name: **JAHIR STORE**



Project identification and prepared by: Md.Habibullah
Kaliganj.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHIRUL ISLAM
Age	:	03-03-1989 (28Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers, Sisters
Address	:	Vill: Aturi P.O: Kumun Bazar P.S: Gajipur sadar Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JORINA KHATUN
(iii) Father's name	:	MD. REFAJ UDDIN
(iv) GB member's info	:	Branch :Bariya Sadar Centre 11 (Female), Member ID: 1565, Group No: 02 Member since: 11-05-2004(13 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 48000, Outstanding Loan: 42000
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business.05 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713568075
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JORINA KHATUN joined Grameen Bank since 13 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

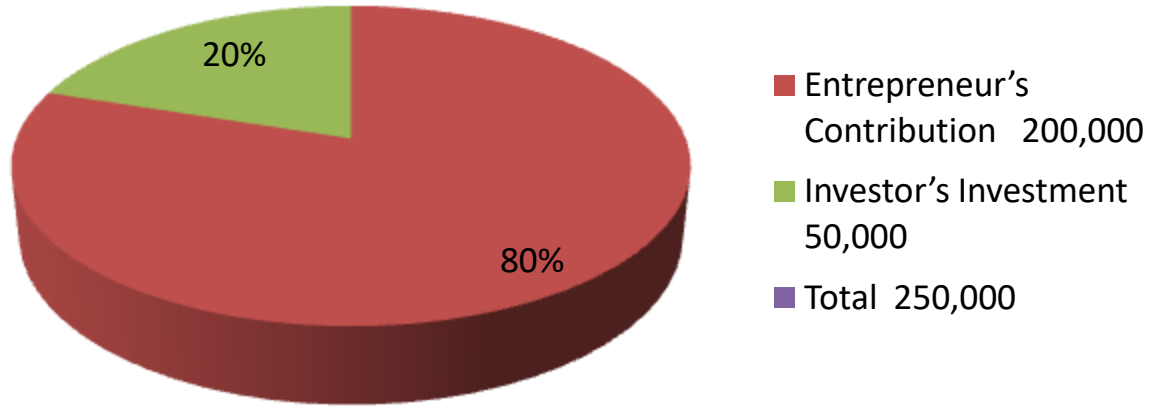
Business Name	:	JAHIR STORE
Location	:	Kaliganj, Gazipur
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity)20 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Poultry & Fisheries Food ,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Owned.▪Collects goods from Kaliganj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Poultry & Fisheries Food ,e.t.c.	2300	69000	828000
	0	0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Poultry & Fisheries Food ,e.t.c.	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contribution Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Rent			0
Electric Bill		500	6000
Transportation			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		500	6000
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Poultry & Fisheries Food ,e.t.c.			200,000			50,000	250,000
	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Poultry & Fisheries Food ,e.t.c.	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Poultry & Fisheries Food ,e.t.c.	2380	71400	856800	899640	944622
Total Variable Expense	2380	71400	856800	899640	944622
Contributon Margin (CM) [C=(A-B)]	420	12600	151200	158760	166698
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6000	72000	72400	72800
Net Profit (E)= [C-D]		6600	79200	83160	87318
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59200	122360
	Total Cash Inflow	129,200	142,360	209,678
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	59,200	122,360	189,678

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 10 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

