

Proposed NU Business Name: **JOYNAL ABDIN STORE**



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Chagal naiya,feni

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>JOYNAL ABDIN</b>
Age	:	14/10/1983 ( 34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	04 Brother
Address	:	Vill: East Debpur, P.O: Chadgazi, P.S: Chagal naiya, Dist: Feni.
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>SOKHINA BEGUM</b>
(iii) Father's name	:	<b>JAFAR AHMED</b>
(iv) GB member's info	:	Branch: Mohamaya 13, Centre # 13/(Female), Member ID:7352, Group No: 01 Member since: 05-07-1995-2003 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-811243
Mother's Contact No.	:	01832-521804
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKHINA BEGUM** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

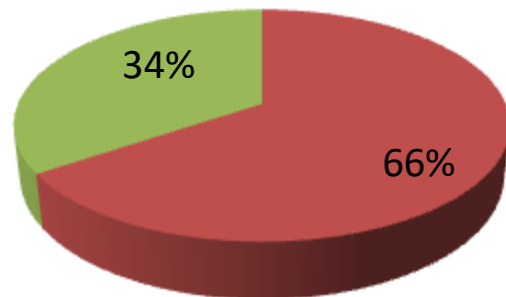
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOYNAL ABEDIN STORE</b>
Location	:	Boktar hat Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 1,45000/-
Financing	:	Self BDT 95000/- (from existing business) 66% Required Investment BDT,50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10ft. = 100 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like rice,dal,suger,salt,muri,vusi,biscuit,rosun,etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪He is doing his business in Own place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Existing			
Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
rice,dal,suger,salt,muri,vusi,biscuit,rosun,etc.	2800	84000	1008000
	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,dal,suger,salt,muri,vusi,biscuit,rosun,etc.	2380	71400	856800
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>
<b>Less Fixed Expense</b>			
Rent		1400	16800
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>94800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4700</b>	<b>56400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
rice	7,050	4,700	11,750
dal	3,400	6,800	10,200
suger	10,800	13,500	24,300
salt	820	1,640	2,460
muri	16,800	11,200	28,000
vusi	6,000	6,000	12,000
biscuit	5,000	0	5,000
rosun	10,000	0	10,000
murgi	11,000	0	11,000
others	20,000	6,160	26,160
<b>Total</b>	<b>95000</b>	<b>50,000</b>	<b>145000</b>



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000
- Total 145,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,dal,suger,salt,muri,vusi,biscuit,rosun,etc.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
rice,dal,suger,salt,muri,vusi,biscuit,rosun,etc.	2805	84150	1009800	1060290	1113305
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>	<b>1113305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>	<b>196466</b>
<b>Less Fixed Expense</b>					
Rent		1400	16800	16800	16800
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>91200</b>	<b>91780</b>	<b>92369</b>
<b>Net Profit (E)= [C-D]</b>		<b>6950</b>	<b>83400</b>	<b>87570</b>	<b>91949</b>
<b>Investment Pay Back</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	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63400	130970
	<b>Total Cash Inflow</b>	<b>133,400</b>	<b>150,970</b>	<b>222,919</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)	20000	20000	20000
	<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>63,400</b>	<b>130,970</b>	<b>202,919</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





