

Proposed NU Business Name: **JOYEN STORE**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JOYEN UDDIN
Age	:	12-01-1985(32 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Son 1 Doughter
No. of siblings:	:	3 Brother's & 32Sister's
Address	:	Vill: Hamidpur P.O: Kalihati P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	JOBEDA
(iii) Father's name	:	MD. MOJIBOR ROHMAN
(iv) GB member's info	:	Branch:Brahmonsashon,Ghatail, Centre # 66 (Female), Member ID: 4379, Group No: 02 Member since: 07-04-2010(07Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 100,000 Outstanding loan: 66440Taka.
(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.)	:	None
Business Experiences and Training Info	:	16 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-035702
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOBEDA Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture And Home Development.

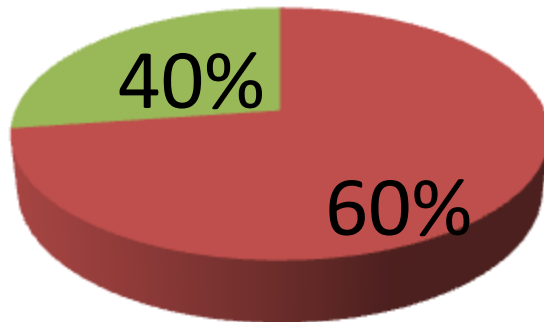
Proposed Nobin Udyokta Business Info

Business Name	:	JOYEN STORE
Location	:	Hamidpur , Ghatail,Tangail.
Total Investment in BDT	:	BDT 526,000 Taka
Financing	:	Self BDT 376,000 (from existing business) 60% Required Investment BDT 150,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	10 ft x 15 ft= 150 Square ft
Security of the shop	:	46,800 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shope is rented. ▪Collects goods from Ghatail,Tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	7,000	210,000	2520000
Bikash	20,000	600,000	7200000
Flexiload	2,000	60,000	720000
Total Sales (A)	29,000	870,000	10440000
Less. Variable Expense			
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	5,950	178,500	2142000
	19,920	597,600	7171200
	1,944	58,320	699840
Total variable Expense (B)	27,814	834,420	10013040
Contribution Margin (CM) [C=(A-B)]	1,186	35,580	426960
Less. Fixed Expense			
Rent		1300	15,600
Electricity Bill		1800	21,600
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		6000	72,000
Transportation		1000	12,000
Entertainment		300	3,600
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	18700	224,400
Net Profit (E) [C-D]		16,880	202,560

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Biscuit	17	250	4,250	0	0	0	4,250
Soft Drinks	50	600	30,000	20	500	10000	40,000
Soap	15	330	4,950	0	0	0	4,950
Washing Powder	10	600	6,000	0	0	0	6,000
Flexiload	1	30,000	30,000			0	30,000
Bikash	1	60,000	60,000	1	80000	80000	140,000
Cosmetics	1	50,000	50,000			0	50,000
Bekari	1	4,000	4,000	1	5000	5000	9,000
Rice				20	2500	50000	50,000
Others	1	50,000	50,000			0	50,000
Cow	2	20,000	40,000			0	40,000
Freeze	2	20,000	40,000			0	40,000
Ice-Cream	1	10,000	10,000	1	5000	5000	15,000
Security	1	46800	46,800			0	46,800
Total	103	292,580	376,000	43	93000	150000	526,000

Source of Finance



Entrepreneur
Investment:376,000
Investor Investment:150,000
Total Investment:526,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	8000	240000	2880000	3024000	3175200
Bikash	20000	600000	7200000	7560000	7938000
Flexiload	2000	60000	720000	756000	793800
Total Sales (A)	30000	900000	10800000	11340000	11907000
Less. Variable Expense		0	0	0	0
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	6800	204000	2448000	2570400	2698920
Bikash	19920	597600	7171200	7529760	7906248
Flexiload	1944	58320	699840	734832	771573.6
Total variable Expense (B)	28664	859920	10319040	10834992	11376742
Contribution Margin (CM) [C=(A-B)	1336	40080	480960	505008	530258.4
Less. Fixed Expense					
Rent		1300	15600	16380	17199
Electricity Bill		1800	21600	22680	23814
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary(stuff)		6000	72000	75600	79380
Transportation		1000	12000	12600	13230
Entertainment		350	4200	4410	4630.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		267	3204	3364.2	3532.41
Total Fixed Cost		19067	228804	240244.2	252256.41
Net Profit (E) [C-D)		21013	252156	264763.8	278001.99
Investment Payback			60000	60000	60000

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	150,000		
1.2	Net Profit	252156	264763.8	278001.99
1.3	Depreciation (Non cash item)	3204	3364.2	3532.41
1.4	Opening Balance of Cash Surplus		195360	403487
	Total Cash Inflow	405360	463487	587421
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	195360	403487	625021

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 16 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



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মেথির পুষ্টি সমৃদ্ধ



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FAMILY PICTURE