

Proposed NU Business Name: **JUTHI 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. JASIM UDDIN
Age	:	12-10-1988(29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	2 Brother's 1 Sister
Address	:	Vill: Koidola P.O: Korimpur P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	JOSNA KHATUN
(iii) Father's name	:	MD. JAMIR ALI
(iv) GB member's info	:	Branch:Jamuriya,Ghatail, Centre # 14(Male), Member ID: 1694, Group No: 06 Member since: 10-09-2007 (10Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 12654Taka.
(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	:	15 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.	:	01961-764651
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

JAMIR ALI Joined Grameen Bank Since 06 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

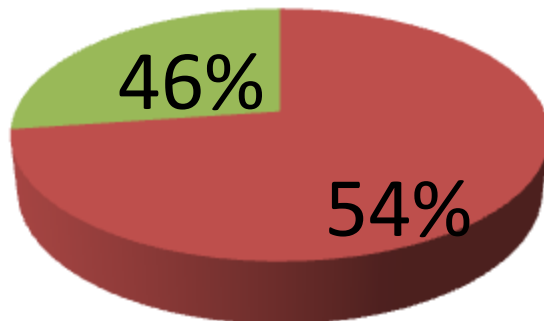
Proposed Nobin Udyokta Business Info

Business Name	:	JUTHI STORE
Location	:	Nondon Gathi,Jamuriya,Ghatail , Tangail.
Total Investment in BDT	:	BDT 142,000 Taka
Financing	:	Self BDT 92,000 (from existing business) 54% Required Investment BDT 50,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 20 ft= 200 Square ft
Security of the shop	:	30,000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pan,Soft Drinks,Koyel,Soap,Brash,Pepsudent,Shampoo,Soket Board,Cutter,Swice,Biscuit,Tea,Suger,Bikash,Etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shope is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan,Soft Drinks,Koyel,Soap,Brash,Pepsudent,Shampoo,So ket Board,Cutter,Swice,Biscuit,Tea,Suger,Bikash,Etc.	3,500	105,000	1260000
	0	0	0
	0	0	0
Total Sales (A)	3,500	105,000	1260000
Less. Variable Expense		0	
Pan,Soft Drinks,Koyel,Soap,Brash,Pepsudent,Shampoo,So ket Board,Cutter,Swice,Biscuit,Tea,Suger,Bikash,Etc.	2,975	89,250	1071000
	0	0	0
	0	0	0
Total variable Expense (B)	2,975	89,250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		0	0
Transportation		2000	24,000
Entertainment		200	2,400
Generator		0	0
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		7,350	88,200

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Pan	150	70	10,500	0	0	0	10,500
Soft Drinks	4	500	2,000	1	10000	10000	12,000
Koyel	2	1,120	2,240	0	0	0	2,240
Soap	10	52	520			0	520
Brush	3	120	360			0	360
Pepsudent	40	38	1,520			0	1,520
Shampoo	10	30	300			0	300
Cutter	16	40	640			0	640
Biscuite,Tea,Suger	1	4,000	4,000	1	10000	10000	14,000
Bikash	1	40,000	40,000	1	30000	30000	70,000
Swice	12	10	120			0	120
Soket Board	10	60	600	0	0	0	600
Sequrity	1	30000	30,000			0	30,000
Total	260	76,040	92,000	3	50000	50000	142,000

Source of Finance



Entrepreneur
Investment:92,000
Investor Investment:50,000
Total Investment:142,000

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.	4000	120000	1440000	1512000	1587600
Bikash	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales (A)	9000	270000	3240000	3402000	3572100
Less. Variable Expense		0	0	0	0
Biscuit,Soft Drinks,Soap,Washing Powder,Flexiload,Bikash,Cosmetics,Ice-Cream,Bekari,Etc.	3400	102000	1224000	1285200	1349460
Bikash	4980	149400	1792800	1882440	1976562
	0	0	0	0	0
Total variable Expense (B)	8380	251400	3016800	3167640	3326022
Contribution Margin (CM) [C=(A-B)]	620	18600	223200	234360	246078
Less. Fixed Expense					
Rent		800	9600	10080	10584
Electricity Bill		200	2400	2520	2646
Mobile Bill		250	3000	3150	3307.5
Salary (self)		5000	60000	63000	66150
Salary(stuff)		0	0	0	0
Transportation		2000	24000	25200	26460
Entertainment		250	3000	3150	3307.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost		8500	102000	107100	112455
Net Profit (E) [C-D]		10100	121200	127260	133623
Investment Payback			20000	20000	20000

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

<i>SI #</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	121200	127260	133623
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101200	208460
	Total Cash Inflow	171200	228460	342083
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	101200	208460	322083

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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

বিশ্ববিখ্যাত ব্র্যান্ডের মালামাল

জুথি স্টোর

শ্রোঃ মোঃ জসিম উদ্দিন

স্বাস্থ্যে মাবতীয় মনোহর
দ্রব্যাদি পাইকারি বিক্রয়
মূল্যে ক্রিয়মান করা হয়ে।

নন্দনমাস্তী মোড়, হুগুড়াপুর রোড, বেল, টাঙ্গাইল। মোবাঃ ০১৯৬১-৭৬৪৬৫১



গ্রামীণফোন



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FAMILY PICTURE