

Proposed NU Business Name: JAHID STORE



Project identification and prepared by : Md: Musha Mia
Khulna Unit, Khulna

Project verified by: : Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAMRAT SHEIKH
Age	:	15-04-1999(18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 01 sister
Address	:	Vill: Mohammad Nogor P.O: Jolma P.S: Botiagata Dist: Khulna
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: MONJUARA BEGUM
(iii) Father's name	:	MD: JAHID SHEIKH
(iv) GB member's info	:	Branch: Botiagata , Centre # 71(Female), Member ID: 9775, Group No: 08 Member since: 07-01-2015 raning (03 Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 11,760=/. (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.)	:	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.	:	01999-746393
Family's Contact No.	:	01964-147808
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST: MONJUARA BEGUM Joined Grameen Bank Since 03 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID STORE
Location	:	Mohammad Nogor,Botiagata,Khulna
Total Investment in BDT	:	BD 1,30,000
Financing	:	Self BDT 80,000(from existing business) 62% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 15ft= 300 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Rice,Suger,Oil,Biscut,Daul etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented.▪Collects goods from Boro Bazar.Khulna.▪Agreed grace period is 3 months.

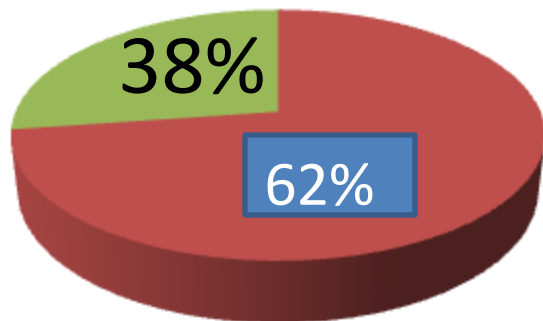
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Oil, Biscuit Sugar etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Rice, Oil, Biscuit Sugar etc.	1,260	15,120	1,81,440
Total variable Expense (B)	1,260	15,120	1,81,440
Contribution Margin (CM) [C=(A-B)]	4,80	14,400	1,72,800
Less. Fixed Expense			
Rent		1,200	14,400
Electricity bill		6,00	7,200
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		4,00	4,800
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
Total fixed Cost (D)		8,900	1,06,800
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	25	1,300	32,500	20	1300	26,000	58,500
Oil	70	98	6,860	60	98	5,880	12,720
Biscuit	13	270	3510	10	270	2700	6,210
Water	100	25	2500	50	25	1250	3,750
Soap	250	30	7500	200	30	6,000	13,500
Sugar	2	2500	5000	01	2500	2500	7,500
Dual	3	1600	4800	01	1600	1600	6,400
Stasonary	0	0	10000	0	0	2000	12,000
Salt	100	25	2500	50	25	1250	3,750
Others	0	0	4830	0	0	820	5,650
Total			80,000			50,000	1,30,000

Source of Finance



Entrepreneur Investment:
80,000
Investor Investment:50,000
Total Investment:1,30,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Rice, Oil, Biscuit Sugar etc.	4,200	1,26,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	1,26,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
Rice, Oil, Biscuit Sugar etc.	3,570	1,07,000	1,285,200	1,349,460	1,416,933
Total variable Expense(B)	3,570	1,07,000	1,285,200	1,349,460	1,416,933
Contribution Margin (CM) [C=(A-B)]	6,30	18,900	2,26,800	2,38,140	2,50,047
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity bill		8,00	9,600	9,800	10,000
Transportation		1,200	14,400	14,600	14,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		5,00	6,000	6,200	6,400
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		7,00	8,400	8,600	8,800
Total fixed Cost (D)		9,400	1,12,800	1,13,600	1,14,400
Net Profit (E) [C-D]		9,500	1,14,000	1,24,540	1,35,647
Investment Payback			20,000	20,000	20,000

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	1,14,000	1,24,540	1,35,647
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81,760	1,86,300
	Total Cash Inflow	1,64,000	2,06,300	3,21,947
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	11,760		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	81,760	20,000	20,000
3	Net Cash Surplus	82,240	1,86,300	3,01,947

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 03 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

