

Proposed NU Business Name : JANNAT VARIETIES STORE



Project identification and prepared by: MD FIROZ HASAN
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Project verified by: Md. SHAMSUL AREFIN



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD BELLAL |
| Age | : | 14-02-1995(23Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Unmarried |
| Children | : | NONE |
| No. of siblings: | : | 03 Brothers 01 Sister |
| Address | : | ViLL:SHKTA P.O : SHKTA P.S: KERANIGONJ Dist: DHAKA |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | RENU BEGUM |
| (iii) Father's name | : | MD.ABDUL MALAK |
| (iv) GB member's info | : | Branch: SHKTA Centre # 51/M (Female), Member ID: 7177/2, Group No: 11 Member since:19-02-1995 First loan: BDT 5,000/- Existing loan :40,000/- Outstanding loan: 22,400/- |
| Further Information: | | |
| (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 & Skill | : | 08 years of business experience in running business : : |
| Other Own/Family Sources of Income | : | NOne |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01906488199 |
| Family's Contact No. | : | None |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

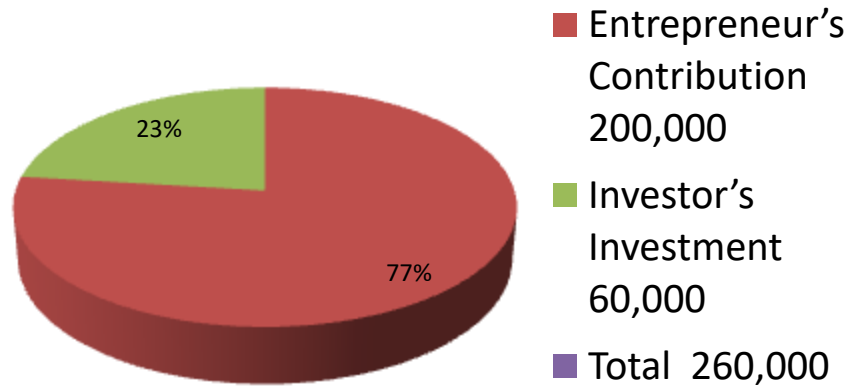
Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | JANNAT VARIETIES STORE |
| Location | : | SHKTA KERANIGONJ ,DHAKA |
| Total Investment in BDT | : | BDT 2,60,000/- |
| Financing | : | Self BDT 2,00,000/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 10 ft= 120 square ft |
| Security of the shop | : | 50,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Varieties Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months. |

| Existing | | | |
|--------------------------------------|-------------|---------------|----------------|
| Particular | Daily | Monthly | Yearly |
| Revnuue (Sale) | | | |
| L P Gass Hadware Swices Etc. | 4000 | 120000 | 1440000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 4000 | 120000 | 1440000 |
| Less Variable Expense (B) | | | 0 |
| L P Gass Hadware Swices Etc. | 3500 | 105000 | 1260000 |
| Total Variable Expense | 3500 | 105000 | 1260000 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 |
| Less Fixed Expense | | | |
| Rent | | 2000 | 24000 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 8500 | 102000 |
| Net Profit (E)= [C-D] | | 6500 | 78000 |

Investment Breakdown

| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
|--------------|----------|------------|--------|-------------|----------|------------|-------|----------------|
| | Quantity | Unit Price | Price | | Quantity | Unit Price | Price | |
| L P Gass | 35 | 2800 | 90000 | L P Gass | 30 | 3000 | 60000 | 150000 |
| Chulla | 10 | 2500 | 25000 | | | | | 25000 |
| Swices | 80 | 300 | 24000 | | | | | 24000 |
| Hardware | 60 | 100 | 6000 | | | | | 6000 |
| Chips | 1000 | 10 | 10000 | | | | | 10000 |
| Cold Drink | 700 | 50 | 35000 | | | | | 35000 |
| Others | | | 10000 | | | | | 10000 |
| Total | | | 200000 | | | | 60000 | 260000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 |
|--|-------------|---------------|----------------|----------------|
| Revnue (Sale) | | | | |
| L P Gass Hardware Swices Etc. | 4500 | 135000 | 1620000 | 1701000 |
| | 0 | 0 | 0 | 0 |
| Total Sales | 4500 | 135000 | 1620000 | 1701000 |
| Less Variable Expense (B) | | | | |
| L P Gass Hadware Swices Etc. | 4000 | 120000 | 1440000 | 1512000 |
| Total Variable Expense | 4000 | 120000 | 1440000 | 1512000 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 | 189000 |
| Less Fixed Expense | | | | |
| Rent | | 2000 | 24000 | 24000 |
| Electric Bill | | 600 | 7200 | 7500 |
| Transportaion | | 600 | 7200 | 7560 |
| Salary (Self) | | 5000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 |
| Entertainment | | 300 | 3600 | 3600 |
| Gard | | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 |
| Mobil Bill | | 400 | 4800 | 4900 |
| Total Fixed Cost (D) | | 8900 | 106800 | 107560 |
| Net Profit (E)= [C-D] | | 6100 | 73200 | 76860 |
| Investment Pay Back | | | 36,000 | 36,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 73,200 | 76,860 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 37,200 |
| | Total Cash Inflow | 133,200 | 114,060 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36,000 | 36,000 |
| | Total Cash Outflow | 96,000 | 36,000 |
| 3 | Net Cash Surplus | 37,200 | 78,060 |

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Shakta keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest







