

Proposed NU Business Name: **JAHID STORE**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID
Age	:	26-03-1988(29 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Kalidas;P.O: Kalidas; P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOYMON
(iii) Father's name	:	MD. BAJU MIHA
(iv) GB member's info	:	Branch: Kalidas, Centre # 50(Female), Member ID: 4195, Group No: 05 Member since:01-01-2005(13 Years) First loan: BDT 5,000/- Existing loan: BDT 60,000/- Outstanding loan: BDT 22,910/-
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	:	03 years of business experience.
Own Business and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-696037
Mother's Contact No.	:	01732-360206
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOYMON joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID STORE
Location	:	Vill: Kalidas;P.O: Kalidas; P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,60,000
Financing	:	Self BDT 80,000 (from existing business) 50% Required Investment BDT 80,000(as equity) 50%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	45 ft x 15 ft= 675 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Sager, Flower, Oil, Grocery, Others.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Kalidas.▪Agreed grace period is 3 months.

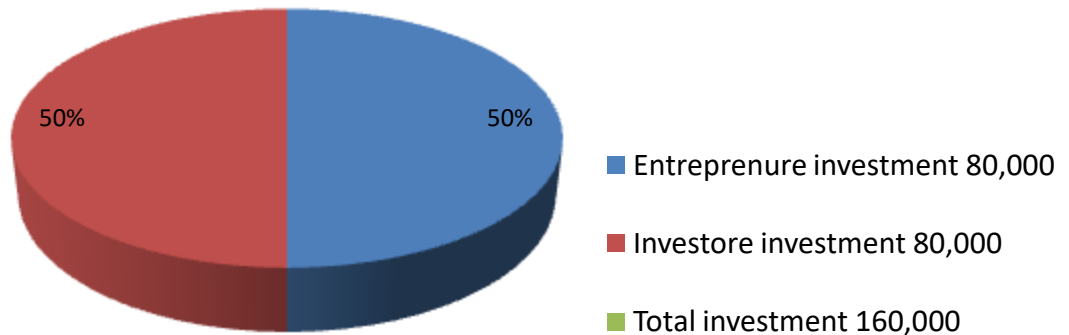
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Sager, Flower, Oil, Grocery, Others	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Sager, Flower, Oil, Grocery, Others	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		400	4,800
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		11,600	139,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	5	2200	11000	Rice	10	2200	22,000	33,000
Suger	5	2400	12000	Suger	10	2400	24,000	36,000
Flower	5	1200	6000		0	0	0	6,000
Oil	1	15000	15000		0	0	0	15,000
Grochery	1	30000	30000	Grochery	1	30000	30,000	60,000
Others	1	6000	6000	Others	1	4000	4,000	10,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			80000			38600	80,000	160,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice, Sager, Flower, Oil, Grocery, Others	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Rice, Sager, Flower, Oil, Grocery, Others	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2,400	2,520	2,646
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,400	76,800	77,640	78,522
Net Profit (E) [C-D]		17,600	211,200	224,760	238,998
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	211,200	224,760	238,998
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		179,200	371,960
	Total Cash Inflow	291,200	403,960	610,958
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	179,200	371,960	578,958

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













গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: সখি পুণ্ড
ইউনিটের নাম: সখি পুণ্ড

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ২৫-০২-২০১৮

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:
নাম: কুমলি দাস

বয়স: ২৯ বছর জন্ম তারিখ: ২৫-০৬-১৯৮৮

জাতীয় পরিচয়পত্র নম্বর: ১৭৪৪৭৩১৪৫৪৩০০০৫৪

শিক্ষাগত যোগ্যতা: ০১ স্নেহনী

বৈবাহিক অবস্থা: বিকাহিত

ছেলে-মেয়ের সংখ্যা: ১ ছেলে

ভাই/বোনের সংখ্যা: ২ ভাই ১ বোন

বর্তমান ঠিকানা: গ্রাম: কুমলি দাস পো: কুমলি দাস

থানা: সখি পুণ্ড জেলা: টাঙ্গাইল

থানা: ✓ জেলা: ✓

স্থায়ী ঠিকানা: গ্রাম: ✓

উদ্যোক্তার মোবাইল নং- ০১৭৫৭-৬৭৬০৩৭

বাবা/মা মোবাইল নং- ০১৭৩২-৩৬০২০৬

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রাক্তন / রানিং সদস্য।

মায়ের নাম: শ্রীমতী

শাখা: কুমলি দাস

বাবার নাম: মোঃ বাবু মিয়া
সদস্য নং- ৪১৯৫

গ্রুপ নং- ০৫

কত বছর যাবৎ সদস্য: ১৩ বছর

পরিচয়পত্র নং: ১০০০৫৮

