JANANI STORE AND TELECOM



Project identification and prepared by: Kajem Uddin, Bashon Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta						
Name	:	MOHAMMAD HAMIDUL ISLAM				
Age	:	15-11-1986 (28 Years)				
Education, till to date	:	SSC				
Marital status	:	Single				
Children	:	Nil				
No. of siblings:	:	1 Brother and 1 Sister				
Address	:	Vill: Tek Kathura P.O: Salna bazar P.S: Gazipur Sadar Dist: Gazipur				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father HAMIDA KASHEM ALI Branch: Bashon Gazipur, Centre # 43 (Female), Member ID: 2991, Group No: 02 Member since: 01-03-1999 (16 Years) First loan: 3,000 taka.				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 4,000 Outstanding loan: BDT 3,912 Father No No 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	:	Twelve years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (Banana business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-516819
Father Contact No.	:	01911-509348
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hamida is a member of Grameen Bank since 16 years. At first she took 3,000 taka loan from Grameen Bank. Hamida gradually took loan from GB. Utilize loan cow rearing and her husband banana business.

Proposed Nobin Udyokta Business Info					
Business Name		JANANI STORE AND TELECOM			
Location	:	Teknog para, Gazipur			
Total Investment in BDT	:	BDT 3,00,000			
Financing		Self BDT 1,50,000 (from existing business) 50%			
		Required Investment BDT 1,50,000 (as equity) 50%			
Present salary/drawings from business (estimates)	:	6,000 Taka			
Proposed Salary	:	8,000 Taka			
Implementation	•	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc. Provide Flexi-load and Flexi-Load Service. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. Collects goods from Joydebpur, Chourasta. The shop is rented. Agreed grace period is 4 months. 			

Existing Business (BDT	•
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Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips,						
Chanachur, Soft drinks, Noodles, Cosmetics etc	2,000	60,000	720,000			
Flexi-Load (3,000/1,000)*27	81	2,430	29,160			
Bikash (40,000/1000)*4	160	4,800	57,600			
Total Sales (A)	2,241	67,230	806,760			
Less. Variable Expense						
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips,						
Chanachur, Soft drinks, Noodles, Cosmetics etc	1,700	51,000	612,000			
Total variable Expense (B)	1,700	51,000	612,000			
Contribution Margin (CM) [C=(A-B)	541	16,230	194,760			
Less. Fixed Expense						
Rent		1,200	14,400			
Electricity Bill		500	6,000			
Mobile Bill		300	3,600			
Transportation		1,000	12,000			
Salary (self)		6,000	72,000			
Guard		200	2,400			
Total fixed Cost (D)		9,200	110,400			
Net Profit (E) [C-D)		7,030	84,360			

investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Rice	10,000	60,000	70,000			
Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	60,000	40,000	1,00,000			
Bikash	40,000	50,000	90,000			
Flexi-load	10,000	-	10,000			
Security	30,000	-	30,000			
Total	1,50,000	1,50,000	3,00,000			

Source of Finance



Financial F	Projection	(BDT)
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i manda i rojection (DD1)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd year	
Revenue (sales)						
Rice, Pulse, Oil, Sugar, Flour Biscuit,						
Chips, Chanachur, Soft drinks, Noodles,						
Cosmetics etc	4,000	120,000	1,440,000	1,512,000	1,587,600	
Flexi-Load (3,000/1,000)*27	81	2,430	29,160	30,618	32,149	
Bikash (70,000/1,000)*4	280	8,400	100,800	105,840	111,132	
Total Sales (A)	4,361	130,830	1,569,960	1,648,458	1,730,881	
Less. Variable Expense						
Rice, Pulse, Oil, Sugar, Flour Biscuit,						
Chips, Chanachur, Soft drinks, Noodles,						
Cosmetics etc	3,400	102,000	1,224,000	1,285,200	1,349,460	
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460	
Contribution Margin (CM) [C=(A-B)	961	28,830	345,960	363,258	381,421	
Less. Fixed Expense						
Rent		1,200	14,400	14,400	14,400	
Electricity Bill		500	6,000	6,500	7,000	
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000	
Transportation		2,000	24,000	26,000	28,000	
Salary (self)		8,000	96,000	96,000	96,000	
Guard		200	2,400	2,800	3,200	
Total Fixed Cost		12,650	151,800	155,200	158,600	
Net Profit (E) [C-D)		16,180	194,160	208,058	222,821	
Investment Payback			60,000	60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	194,160	208,058	222,821
1.3	Depreciation (Non cash item)		-	-
	Opening Balance of Cash			
1.4	Surplus		134,160	282,218
	Total Cash Inflow	344,160	342,218	505,039
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	134,160	282,218	445,039

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 12 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

Local competitors;

Pictures

















COOUGPE

Serlinging stocker after.

দোকান খর ডাড়ার চুক্তিপত্র

মাদিক ভাড়া ১২০০ (এক হালার দূইশত) টাকা মার। অনীয় জায়ানত ৩০,০০০ (রিশ হাজার) টাকা মার। रमाकाम धर साम्राट टमग्राम(ob) किम रूपमद । धाना-शाकीशृत ममत, क्षमा- शाकीशृत ।

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SE THE RESIDE

ও। মো মান্তির ইমসাম, বিষয়ে অনুধ করেন্দ্র, প্রায়া টেকবারারা, প্রের চাননা, মানা আনেবার, জেনা गावित्र, स्थ्री हेमराम् इतना, स्टब्ट, ब्राव्टिशका, बेरमाहनी ।

28 रूप आधारित

लाहर कारनावता. प्रश्नान कामूनवर नाम पाल करिया पात प्रतासन पत आहरीया कर्नुनावत नाम अर्थन जिल्हा पाता বলিক্ষ। মেনের অমি ১০ কছা অধিক আমার মানিকানার বেকান বর আয়ু পেনাবে প্রথম করিবে সে মার सामि हर नक प्रताम पर साह त्यवार क्या देश त्यान वरित यावत वेश नक्या वामान कातान जीता उनकार पातर कारणा तनन का,000 दिन हामांत) तैया विशेष नथा तथा तथा तथा तथा तथा ৰাল্যম এক মানিক ১২০০ (এক মানান কৃতিক টাকা) ভাতু কৰ্ম কৰিব নিছে দৰ্ভাকৰী মানাল নিয়া মন চৰকান तर बाह्र कर्नुवरक नाम सीवर हरपारेश नोई कल्पान वर्तिश गरेनाम व विनाम।

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FAMILY PICTURE

