

Proposed NU Business Name: **JEWEL GENERAL STORE**



Project identification and prepared by: Nurul Islam,
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Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	JEWEL
Age	:	01-05-1988 (27 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother and 1 Sisters
Address	:	Vill: Gazipara P.O: Uttarkhan High School, P.S: Uttarkhan 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	:	KULSUM
(iii) Father's name	:	SOFIL
(iv) GB member's info	:	Branch: Dokshinkhan , Centre # 42 (Female), Member ID: 4791 Group No: 07 Member since: 07-01-2001 (14 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nill
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Grocery Shop and House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-129201
Mother Contact No.	:	01939-954594
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kulsum is a member of Grameen Bank since 14 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Grocery shop and Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	JEWEL GENERAL STORE
Location	:	Gazipara, Uttarkhan Dhaka
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Tongi bazaar.▪The shop is owned.▪Agreed grace period is 4 months.

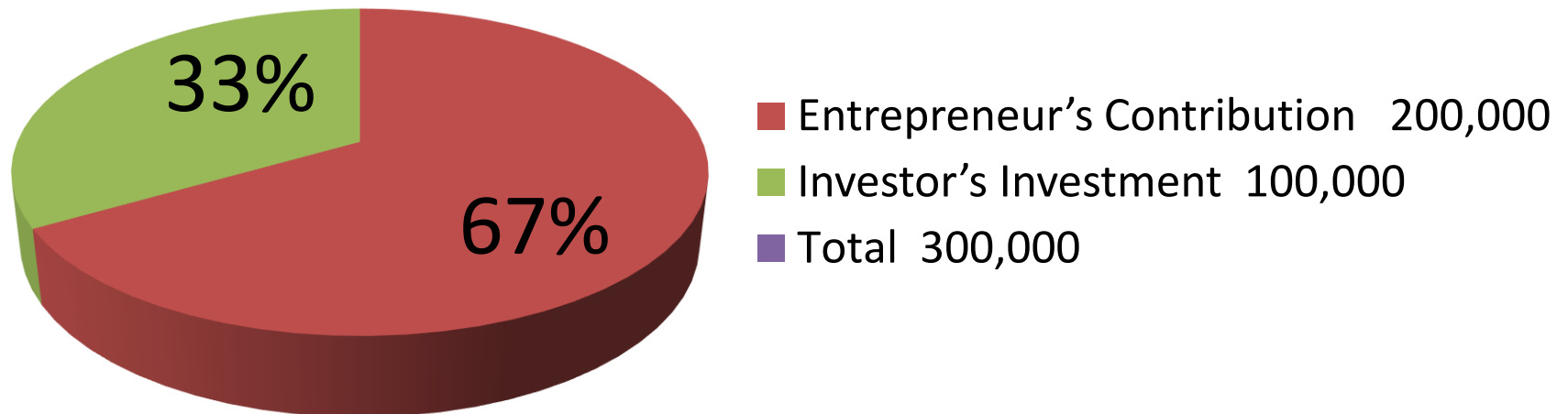
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Transportation		600	7,200
Salary (self)		5,000	60,000
Guard		100	1,200
Entertainment		100	1,200
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Sugar, Flour	1,00,000	50,000	1,50,000
Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	75,000	50,000	1,25,000
Fridge	25,000	-	25,000
Total	2,00,000	1,00,000	3,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	4,500	135,000	1,620,000	1,701,000
Total Sales (A)	4,500	135,000	1,620,000	1,701,000
Less. Variable Expense				
Rice, Pulse, Sugar, Flour, Biscuit, Chanachur, Soap, Soft drinks, oil, Milk etc	3,825	114,750	1,377,000	1,445,850
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150
Less. Fixed Expense				
Electricity Bill		1,000	12,000	12,000
Mobile bill & SMS Monitoring		750	9,000	9,500
Transportation		1,000	12,000	14,000
Salary (self)		5,000	60,000	60,000
Guard		100	1,200	1,500
Entertainment		100	1,200	1,500
Non Cash Item				
Depreciation		417	5,000	5,000
Total Fixed Cost		8,367	100,400	103,500
Net Profit (E) [C-D]		11,883	142,600	151,650
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	142,600	151,650
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		87,600
	Total Cash Inflow	247,600	244,250
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	87,600	184,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

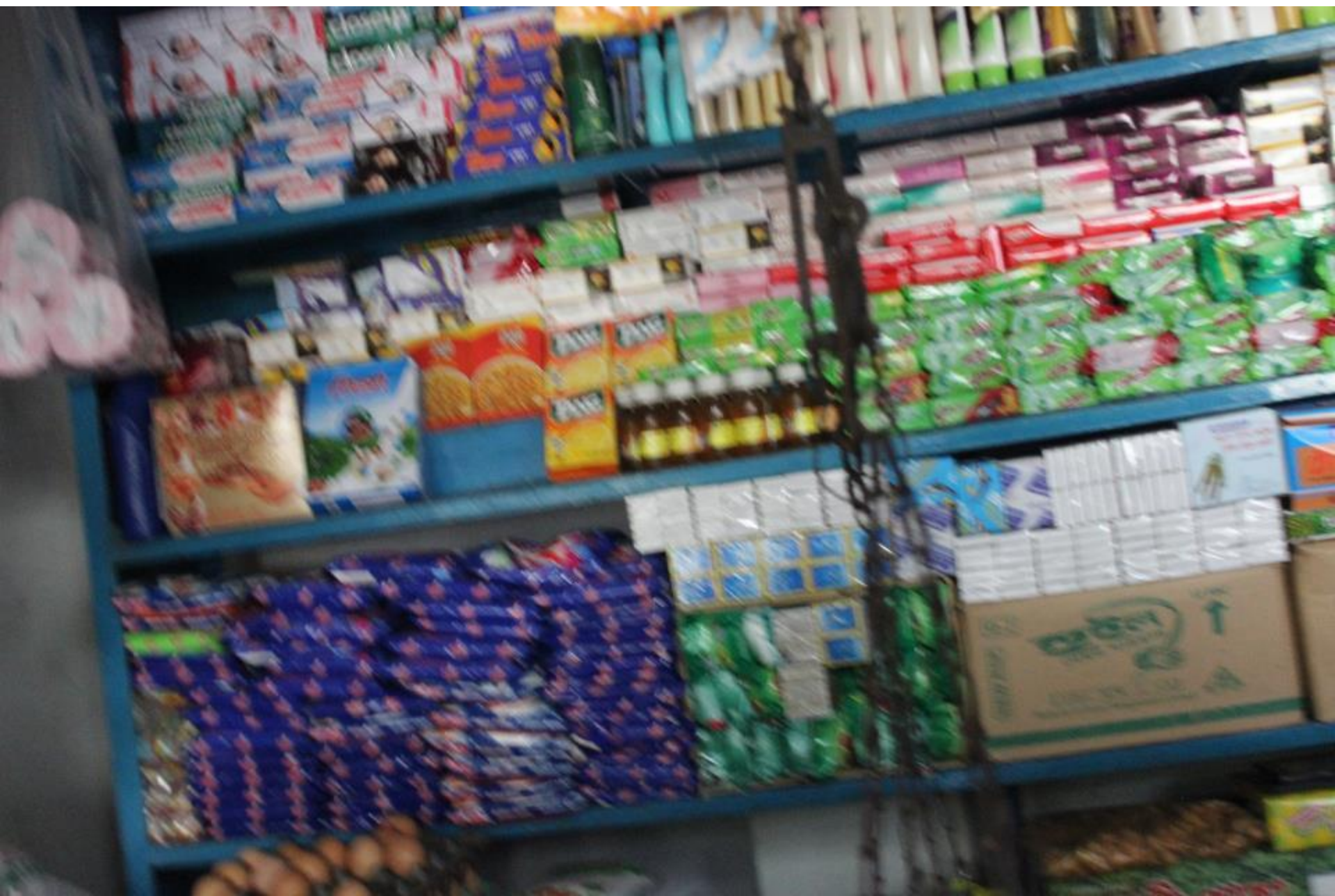
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





Stacks of blue-wrapped items, possibly instant noodles or biscuits.

Green-wrapped items, possibly vegetables or fruits.

NEW RSP Q-7 12 FBC
তুলসী পাতা
↑
Made by Unilever Bangladesh Limited

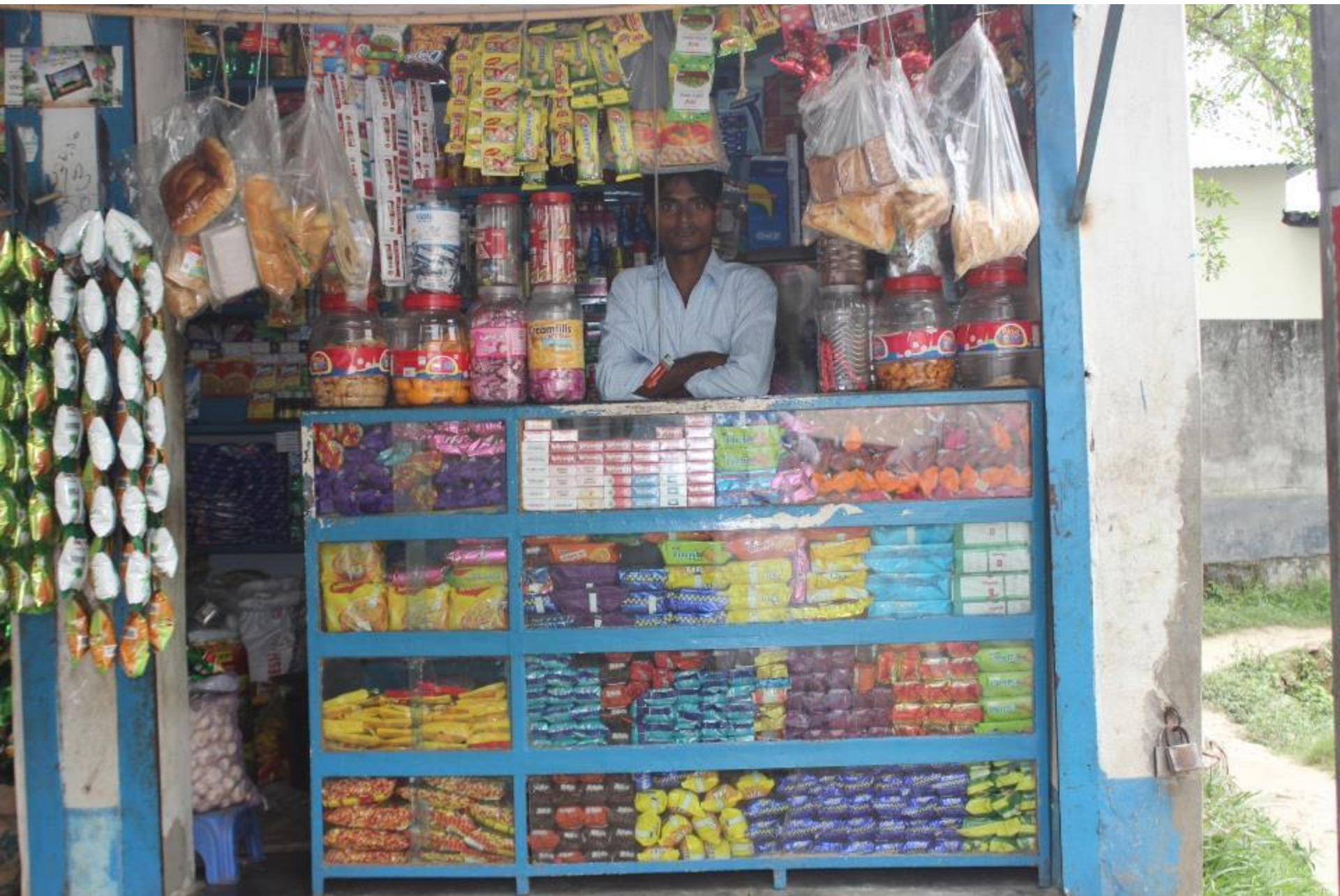
Tasty Tulshi Pata
Tasty
Universal
Chittagong, Bangladesh

Eggs in a tray.

FRESH
নসর
মসুর

MAGGI
লেমন চকোলেট
তুলসী পাতা
একটি জাম্বু ফলের কয়েল
তুলসী পাতার মিশ্রিত ও
বিজ্ঞান সম্মত কাণে তৈরী
করা কড়ির সন্ধান নেই।
-12-
শ.নং ১৩৭/০০১৫

Large plastic bottles, likely containing cooking oil or water.













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Uttarakhand Union Parishad
 उत्तराखण्ड संघ संघ

Form with various fields and a logo at the bottom right.

भारतीय संघ संघ
 भारतीय संघ संघ

Form with a photo and some text.

Small form with a signature line and some text.

Handwritten text in Hindi, possibly a letter or report, written on a piece of paper.

Small text block at the bottom of the page, possibly a footer or contact information.

SBM
 3.26.136.
 To
 01713-3
 Green Shakti Samaj

FAMILY PICTURE

