Jibon General Store



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M Shahidul Haque Presented by Md. Jibon

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	•	Md. Jibon				
Age	••	01-12-1983 (32 years)				
Marital status	••	Married				
Children	••	1 children				
No. of siblings:	••	03 Brothers, 01 Sisters				
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 Mrs. Khateja Md. Taijuddin Branch: Dhalla Singair Centre #,71/m Group no : 03 Loanee no.: Member since, 1997-2006(10years) , First loan:2500 Existing loan: N/A Outstanding: N/A, Last Loan:40000				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		N/A N/A				
Education	:	S.S.C				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Grocery Shop
Trade License/ Drug License		1060
Business Experience And Training Info	:	9 years Startup Investment- 100000 Taka
Other Own/Family Sources of Income	:	Father(Vegetable Cultivate) Brother(Hardware Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01836342049
NU Project Source/Reference	:	Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 1997-2006 (9 years). At first She took 2500 taka from GB. NU's father invested GB Loan in his Vegetable cultivation. NU's father gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jibon General store
Address/ Location	:	Jhaochar, Hamayatpur.
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT2,50,000 (from existing business) 63% Required Investment BDT 1,50,000 /-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Stock Advance Furniture(fan-1,fridge-1,mitresqale-1,selfe-2,table-1,chair-1)	1,78,750 50,000 21,250		2,50,000
Proposed items:		1,50,000	1,50,000
Total Capital	2,50,000		4,00,000

Present stock item

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
Energy biscuit	2 cartoon	320	640
Tip biscuit			
	2 car	340	680
Milk biscuit			
	2car	200	400
chanachur	1bag	1700	1700
Kumarika	1car	3240	3240
Parasut oil	1car	5760	5760
Lux soap	2car	3312	6624
dove soap	1car	6400	6400
Life buey	1car	1512	1512
Sendalina	1car	2736	2736
vimbar	24p	32	768
Wheel soap	2car	1000	2000
Chaka soap	1car	1000	1000
Pepsodent tooth powder	48car	12	576
Pepsodent	1car	3800	3800
Mini shampoo, fire box, chips,			
chanachur, saline, chocolate, etc.			1089
Sub total			38925

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
Close up	1car	4000	4000
Faire & lovely	1car	4000	4000
Speed	10	525	5250
Tiger	10	525	5250
7 up	10	750	7500
Frutika	5	444	2220
Mojo	5	750	3750
Fizz up	5	750	3750
Clamon	2	750	3750
Mum water	3	355	1065
Benson cigarette	5cartoon	1800	9000
Gold leaf	8	1080	8640
Star	10	700	7000
Sheik	10	300	3000
Navy	10	700	7000
sugar	1bag	1850	1850
wheat	1bag	1300	1300
lentils	1bag	6200	6200
salt	5bag	550	2750
Soyabin oil	1dram	13000	13000
dall	1car	2400	2400
shemai	1bag	1400	1400
Pollaw rice	1bag	3500	3500
Minicate rice	5bag	2050	10250
Mobile card	5bandil	2000	10000
kerosene	1 dram	12000	12000
Sub total			139825
Total			178750

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Proposed Stock items				
Mini cute rice	10bag*2050	20500		
sugar	5bag*1850	9250		
wheat	3bag*1300	3900		
lentils	1bag*6200	6200		
salt	1bag*2750	2750		
Soyabin oil	2dram*13000	26000		
pulse	1car*2400	2400		
shemai	1bag*1400	1400		
Pollaw rice	2bag*3500	7000		
Mobile card	5bandil*2000	10000		
Close up	1car*4000	4000		
Faire & lovely	1car*4000	4000		
Speed	10case*525	5250		
Tiger	10case*525	5250		
7 up	10case*750	7500		
Мојо	5case*750	3750		
Fizz up	5case*750	3750		
kerosene	2dram*12000	24000		
Mosquito coal	1cartoon*3100	3100		
Total		1,50,000		

INFO ON EXISTING BUSINESS OPERATIONS

De d'a less	Existing Business (BDT)						
Particulars	Daily	Monthly	Yearly				
Sales (A)	4,000	1,20,000	14,40,000				
Less: Cost of sales (B)	3,400	1,02,000	12,24,000				
Profit (C) [C=(A-B)]	600	18,000	2,16,000				
Less: Operating Costs							
Electricity bill		700	8,400				
Shop Rent		1,500	18,000				
Night Guard bill		500	6,000				
Generator bill		300	3,600				
Mobile bill		300	3,600				
Present salary/Drawings- self		9,000	1,08,000				
Others cost ((fees, Entertainment, TL renew)		500	6,000				
Non Cash Item:							
Depreciation							
Expenses(6250*10%,15000*15%)		240	2880				
Total Operating Cost (F)		13,040	1,56,480				
Net Profit (E-F):		4,960	59,520				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)				Year 2	2 (BDT)		Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	4,200	1,26,000	15,12,000	4,400	1,32,000	15,84,000	4,600	1,38,000	16,56,000	
Less: Cost of Sale (B)	3,570	1,07,100	12,85,200	3,740	1,12,200	13,46,400	3,910	1,17,300	14,07,600	
Profit (A-B)=(C)	630	18,900	2,26,800	660	19,800	2,37,600	690	20,700	2,48,400	
Gross Profit E= (C+D)										
Less: Operating Costs										
electricity bill		700	8,400		700	8,400		700	8,400	
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000	
Night Guard bill		500	6,000		500	6,000		500	6,000	
Generator bill		300	3,600		300	3,600		300	3,600	
Mobile bill		300	3,600		300	3,600		300	3,600	
Present salary/Drawings- self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000	
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000	
Non Cash Item:										
Depreciation Expenses		240	2880		240	2880		240	2,880	
Total operating cost		13,040	1,56,480		13,040	1,56,480		13,040	1,56,480	
Net Profit (C-D) = (E)		5,860	70,320		6,760	81120		7,660	91,920	
GT payback			60,000			60,000			60,000	
Retained Income:			10,320			21,120			31,920	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	70,320	81,120	91,920
1.3	Depreciation (Non cash item)	2,880	2,880	2,880
1.4	Opening Balance of Cash Surplus		13,200	37,200
	Total Cash Inflow	2,23,200	97,200	1,32,000
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000		
3.0	Net Cash Surplus	13,200	37,200	72,000

SWOT Analysis

WEAKNESS lack of fund Long standing relationship with Grameen. Well Known Person in locality. **Ownership of business** THREATS **O**PPORTUNITIY fire **Employment opportunity** theft







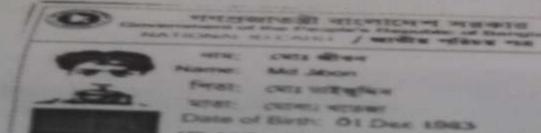






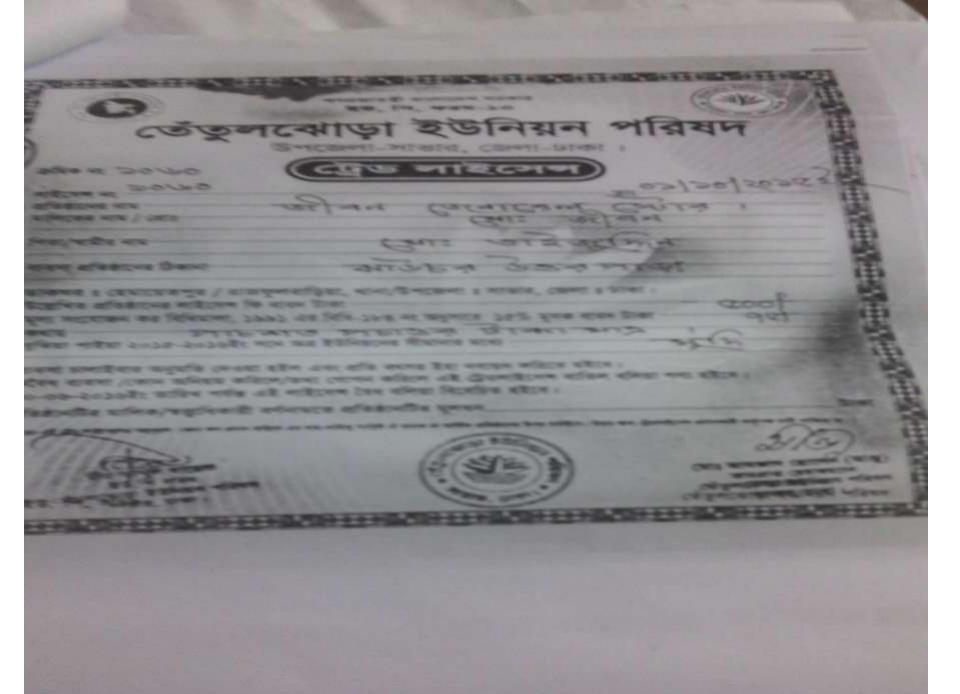






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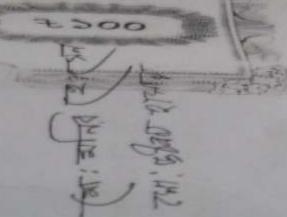
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Presented at GT's 19th Internal Design Lab on 19 October, 2015

