

Proposed NU Business Name: **JEWEL STORE**



Project identification and prepared by: Md. Sahab uddin ,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JEWEL
Age	:	15-10-1991(24Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	0
No. of siblings:	:	02 Brother & 03 Sister
Address	:	Vill: Tatuljhora, P.O: Rajfulbaria, P.S: Savar 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	:	SALMA AKTAR
(iii) Father's name	:	MD. ISMAIL
(iv) GB member's info	:	Branch: Shovapur, Centre # 01 (Female), Member ID: 1385/2, Group No: 06 Member since: 04-11-1998 (17Years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 46,080/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-602831
Mother's Contact No.	:	01677-733065
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA AKTAR joined Grameen Bank since 17 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JEWEL STORE
Location	:	Tatuljhora, Rajfulbaria, Savar, Dhaka
Total Investment in BDT	:	BDT 2,28,000/-
Financing	:	Self BDT 1,28,000(from existing business) 55% Required Investment BDT 1,00,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 144 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 goods like; Jeans pant, Children Cloth, T Shirt, Shirt, Winter Traojer, Jacket etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in rent place.▪Collects goods from Gulistan, Mirpur, Dhaka.▪Agreed grace period is 3 months.

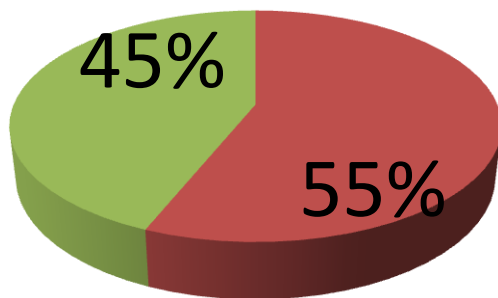
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Cloth item	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Shop rent		2,000	24,000
Electricity Bill		700	8,400
Mobile Bill		200	2,400
Transportation		1,500	18,000
Salary (self)		3,000	36,000
Security Bill		200	2,400
Generator Bill		200	2,400
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Jeans pant (60 p x 550)	33,000	20,000	43,000
Children Cloth	30,000	40,000	70,000
Shirt (50 p x 400)	20,000	20,000	40,000
T Shirt (50 p x 200)	10,000	10,000	20,000
Winter trawjer (50 p x 300)	15,000	-	15,000
Jakat, lungi, gamsa etc.	20,000	10,000	30,000
Total	1,28,000	1,00,000	2,28,000

Source of Finance



- Entrepreneur's Contribution 128,000
- Investor's Investment 100,000
- Total 228,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloth item	3,000	90,000	10,80,000	11,34,000
Total Sales (A)	3,000	90,000	10,80,000	11,34,000
Less. Variable Expense				
Cloth item	2,400	72,000	8,64,000	9,07,200
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		700	8,400	9,600
Mobile Bill		400	4,800	6,000
Transportation		1,500	12,000	16,000
Salary (self)		3,000	48,000	48,000
Security Bill		200	2,400	2,400
Generator		200	3,600	3,800
Total Fixed Cost		8,000	1,11,600	1,12,000
Net Profit (E) [C-D]		11,700	1,40,400	1,52,600
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	1,40,400	1,52,600
1.4	Opening Balance of Cash Surplus		80,400
	Total Cash Inflow	3,40,400	2,33,000
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	2,60,000	60,000
3	Net Cash Surplus	80,400	1,73,000

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









ଶାମିଳ ବାଳକ

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ନାମ: ଅକ୍ଷୟ କୁମାର ଦାସ

ପିତାଙ୍କ ନାମ: ଶ୍ରୀମତୀ ସୁମିତ୍ରା ଦାସ

ମାଧ୍ୟମିକ ସ୍କୁଲ ନାମ: ...

নম্বর : ৪ 868515

গ্রামীণ ব্যাংক

জিপিএস প্যাস বই

শোভাপুর সড়ার শাখা শাখা/অফিস

নাম

হুমায়ুন

হিসাব নম্বর : প ১১৬৭/১ মেয়াদকাল : ৩ মাস

হিসাব নম্বর : প মেয়াদকাল :

হিসাব নম্বর : প মেয়াদকাল :

(একাদিক জিপিএস এর হিসাব সংরক্ষণ করা হবে)

করণ।

৭. কেন্দ্র মিটিং ছাড়া ঋণের টাকা এককালীন জমার ক্ষেত্রে ম্যানেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা দিন।

৮. প্যাস বইসহ আমানত রশিদ নিজের কাছে যত্নসহকারে সংরক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে প্যাস বই গ্রহণ করা হলে, প্যাস বই ব্যাংকে জমা দেয়ার পরবর্তী সাত দিনের মধ্যে ফেরত দিন।

ডব্লিউ নং ১১৬৭/১

ফর্ম নং ০৫

কেন্দ্র নং ৩১৫

কেন্দ্রের নাম গ্রামীণ ব্যাংক

বই ইস্যুর তারিখ ১৩/০২/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

