Proposed NU Business Name: JIHAD STORE



Project identification and prepared by: Md Shah Alam, Dupchachia Unit, Bogura

Project verified by: Md Mazharul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD ABDUL HAKIM PRAMANIK		
Age	:	25-01-1986 (30 Years)		
Education, till to date	:	Class VIII		
Marital status	:	Married		
Children	:	01 Son 01 Daughter		
No. of siblings:	:	01 Brother 05 Sisters		
Address	:	Vill: Moholdarpara P.O: Dupchachia, P.S: Dupchachia, Dist: Bogura		
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 MST JAHANARA BEGUM MD HAFIZAR RAHMAN PRAMANIK Branch: Birkedar Kahalu, Centre # 27(Female), Member ID: 5403/2, Group No: 07 Member since: 18-03-1999 (07 Years) First loan: BDT 4000/-		
Further Information: (v) Who pays GB loan installment		Existing loan: BDT 15000/- Outstanding loan: Nil 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		08 years experience in running business. 06 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income		Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-827402
Mother's Contact No.	:	01791-501189
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAHANARA BEGUM joined Grameen Bank since 07 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info				
Business Name	:	JIHAD STORE		
Location	:	Mail Bus Stand, Dupchachia		
Total Investment in BDT	:	BDT 230,000/-		
Financing	:	elf BDT 150,000 (from existing business) 65% equired Investment BDT 80,000 (as equity) 35%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 25 ft = 250 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Soft drinks, Cosmetics, bakery, Ice cream, Others etc. The shop is in own place. The business is operating by entrepreneur. Existing 01 employee. 01 will be appointed after receiving the equity money. Collects goods from Dupchachia. Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)	•		
Soft drinks, Cosmetics, bakery, Ice cream, Others etc.	5400	162000	1944000
Total Sales (A)	5400	162000	1944000
Less Variable Expense			
Soft drinks, Cosmetics, bakery, Ice cream, Others etc.	4590	137700	1652400
Total variable Expense (B)	4,590	137700	1652400
Contribution Margin (CM) [C=(A-B)	810	24300	291600
Less Variable Expense			
Electricity bill		4000	48000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		15,300	183600
Net Profit (E)= [C-D]		9,000	108000

Investment	Broa	kdown
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Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	350	100	35,000	250	100	25,000	60,000
Cosmetics	200	200	40,000	100	200	20,000	60,000
Bakery	300	100	30,000	285	100	28,500	58,500
Icecream	500	50	25,000	50	100	5,000	30,000
Cooking oil	100	100	10,000	0	100	0	10,000
Sugar	100	80	8,000	1	1500	1,500	9,500
Others	1	2000	2,000	0	0	0	2,000
	1551	0	150,000	686	0	80,000	230,000

Source of Finance



Financial Proje	ction (BDT)		
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soft drinks, Cosmetics, bakery, Ice cream, Others etc.	8400	252000	3024000	3175200
Total Sales (A)	8400	252000	3024000	3175200
Less Variable Expense				
Soft drinks, Cosmetics, bakery, Ice cream, Others etc.	7140	214200	2570400	2698920
Item				
Total variable Expense (B)	7,140	214200	2570400	2698920
Contribution Margin (CM) [C=(A-B)	1,260	37800	453600	476280
Less Variable Expense				
Electricity bill		4500	54000	55000
Transportation		700	8,400	8600
Salary (self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		300	3600	3600
Guard		100	1200	2000
Mobile bill		550	6600	4300
Total fixed cost (D)		21,150	253,800	253,500
Net Profit (E)= [C-D]		16650	199800	222,780
Investment Payback			48,000	48,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	199,800	222,780	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,800	
	Total Cash Inflow	299800	374580	
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)	48000	48000	
	Total Cash Outflow	148,000	48000	
3	Net Cash Surplus	151,800	326580	

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0

Others:0Experience & Skill: 08 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community

Location of shop; Tetuljora, Rajfulbaria, Savar,

Dhaka.

Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures













দুপচাঁচিয়াীরসভা টেউ/প্রফেশন লাইদেল

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মেইল বাস ষ্ট্র্যান্ড দক্ষিন পার্শ্ব রোড হতে ব্রাক অফি:

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जिशम छोत्र।

মুদি দোকান (ছোট)

মোঃ আন্দুল হাকিম প্রাং।

মোঃ হাফিজার রহমান প্রাং।

মোছাঃ ভাহানারা বেগম।

হোভিং নং৪ ৫৭০; সোকান নং৪ ৫৭০; মেইল বাস

यदनमात्र भाषा, मूभगितिया, वरुषा।

यदलमात लाजा, मुलठाठिशा, वरुजा।

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বার্তা আদান-প্রদান

ভোটার তালিকা সংক্রান্ত নিৰ্বাচনী তথ্য

গলিকা যাচাই এর জন্য সাময়িকভাবে ব্যবহার করতে পারেন



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(bangla)	মোঃ আবুল হাকিম প্রামানিক
(english)	Md. Abdul Hakim Pramanik
	25-January-1986
r Name	মোঃ হাফিজার রহমান প্রামানিক
er Name	মোছাঃ জাহানারা বেগম
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FAMILY PICTURE

