

Proposed NU Business Name: **MS JIYEM STORE**



Project identification and prepared by: Md. Sohel Mia,
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JIYEM HOISSAN
Age	:	24/07/1988(28 Years)
Education, till to date	:	Class-vii
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Guabasina, P.O: Chumohoni, P.S: Chargut, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JUSNA BEGUM
(iii) Father's name	:	MD. KAZIMODDIN
(iv) GB member's info	:	Branch: Usofpor Chargut , Centre # 93(Female), Member ID:4953/1, Group No: 03 Member since: 02/03/2014 (3 years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 30000
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Fish Bussiness.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750977838
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JUSNA BEGUM joined Grameen Bank since 3 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan to buy Cow.

Proposed Nobin Udyokta Business Info

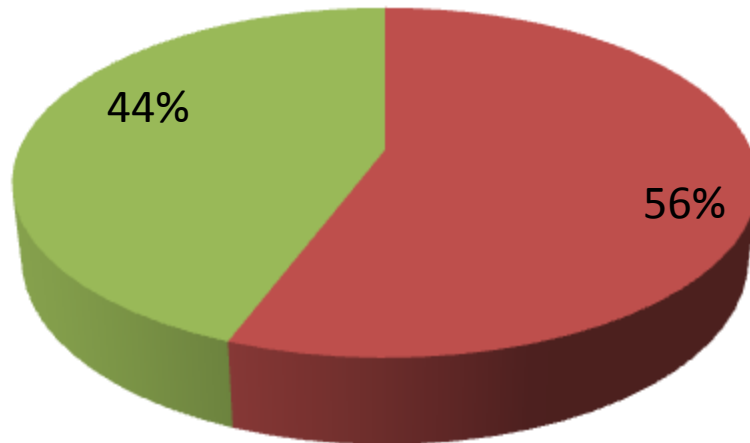
Business Name	:	MS JIYEN STORE
Location	:	Chumohani bazer.
Total Investment in BDT	:	BDT:113000/-
Financing	:	Self BDT 63000/-(from existing business) 56% Required Investment BDT 50,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 12ft= 120 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.▪Average 7% gain on sale.▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Local market.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscot,Potato,chanasor etc	6,000	180,000	2160000
	0	0	0
Total Sales (A)	6,000	180,000	2160000
Less. Variable Expense			
Expense of cow	5,580	167,400	2008800
	0	0	0
Total variable Expense (B)	5,580	167,400	2008800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151200
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Biscot	50	300	15,000			0	15,000
Chanasor	10	1,800	18,000			0	18,000
Potato	10	550	5,500			0	5,500
Solt Biscot	20	900	18,000	0	0	0	18,000
Lojens	50	145	7,000			0	7,250
			0			0	0
Soft drink			0			50,000	50,000
			0			0	0
			0				0
Total	140	3695	63000	0	0	50000	113750

Source of Finance



- Entrepreneur's Contribution 63,000
- Investor's Investment 50,000
- Total 113,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Biscot,Potato,Chanasor etc.	8000	240000	2880000	3024000	3175200
Total Sales (A)	8000	240000	2880000	3024000	3175200
Less. Variable Expense				0	0
Biscot,Potato,Chanasor etc.	7440	223200	2678400	2812320	2952936
Total variable Expense (B)	7440	223200	2678400	2812320	2952936
Contribution Margin (CM) [C=(A-B)	560	16800	201600	211680	222264
Less. Fixed Expense					
Rent		400	4800	4800	4800
Electricity Bill		200	2400	2500	2550
Mobile Bill		300	3600	3700	3800
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6100	6200
Entertainment		200	2400	2500	2600
Salary (staff)		0	0		
Security Gard			0		
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		6700	80400	80800	81150
Net Profit (E) [C-D)		10100	121200	130880	141114
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	121200	121200	141114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101200	202400
	Total Cash Inflow	171200	222400	343514
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	101200	202400	323514

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chumohani bazer.
Regular customers;

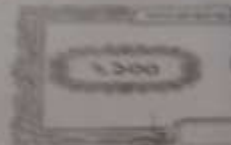
THREATS

Theft
Fire
Political unrest





Form with multiple sections and handwritten entries. Includes a table with columns and rows of data.



Handwritten text in Hindi, possibly a list or set of instructions, enclosed in a decorative border.

Form with handwritten entries and a signature at the bottom right.

Official identification card with a photo and text in Hindi.

नाम: श्री. राजेश कुमार
 पता: 101, गुरुदास नगर
 मोबा. नं. 98765 43210
 जारी तारीख: 21.12.2020
 ID NO: 8112547867008

Section with a QR code and additional text in Hindi.

यदि कोई व्यक्ति अपने नाम को इस QR कोड को स्कैन करके
 इस सेवा को प्राप्त कर सकता है।
 QR कोड को स्कैन करने के लिए अपने मोबाइल फोन पर
 QR कोड स्कैनर ऐप का उपयोग करें।

Official stamp or seal with text in Hindi and a signature.

FAMILY PICTURE