

**Proposed NU Business Name:**

**M/S JOY STORE**

Project identification and prepared by: Md. Shihab Uddin,  
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SREE JOY SHARKAR</b>
Age	:	08-03-1999 ( 18 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	Not Applicable
No. of siblings:	:	3 Sisters
Address	:	Vill: Islampur P.O: Koddabazar;P.S: Gazipur sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHARANI RANI SHARKAR</b>
(iii) Father's name	:	<b>RAM CHANDRA SHARKAR</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 66(Female), Member ID: 6062/1, Group No: 06 Member since: 02-03-2007( 10Years) First loan: BDT 10000/- Last Loan : 30000
Further Information:		Outstanding loan: Nil
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794858664
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHARANI RANI SHARKAR** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business .

## Proposed Nobin Udyokta Business Info

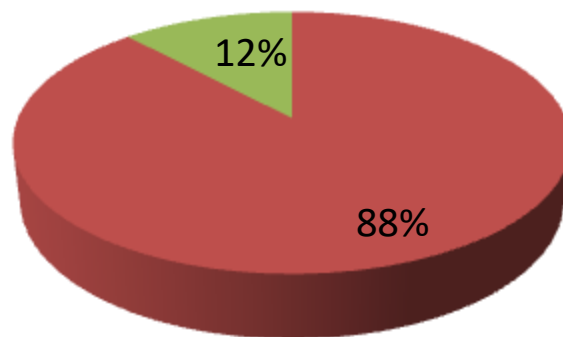
Business Name	:	<b>M/S JOY STORE</b>
Location	:	Islampur , Gazipur
Total Investment in BDT	:	BDT 5,04,500/-
Financing	:	Self BDT 4,44,500/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft = 120 square ft
Security of the shop	:	3,00,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Oil,Pulse,Soap,Shoft drinks,Salt,Biskit,Cosmitic,Suger,etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪ The shop is Rent .</li> <li>▪Collects goods from Chowrasta, Gazipur .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery	4000	120000	1440000
	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Grocery	3400	102000	1224000
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		8,600	103200
<b>Net Profit (E)= [C-D]</b>		9,400	112800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	0	0	0	400	0	0
Rice	15	2200	33,000	10	2,000	20,000	53,000
Oil	20	420	8,400	30	420	12,600	21,000
Pulse	50	120	6,000	0	200	0	6,000
Soap	100	35	3,500	0	1,200	0	3,500
Shoft drinks	180	55	9,900	100	55	5,500	15,400
Salt	40	35	1,400	0	1,350	0	1,400
Biskit	30	30	900	0	0	0	900
Biskit	0	0	0	0	200	0	0
Cosmitic	1	18000	18,000	1	15,000	15,000	33,000
Suger	10	3000	30,000	0	0	0	30,000
Scurity	1	300000	300,000	0	0	0	300,000
others	1	60400	33,400	1	6,900	6,900	40,300
	0	0	0	0	0	0	0
<b>Total</b>	<b>448</b>	<b>0</b>	<b>444,500</b>	<b>152</b>	<b>0</b>	<b>60,000</b>	<b>504,500</b>

## Source of Finance



- Entrepreneur's Contribution 444,500
- Investor's Investment 60,000
- Total 504,500

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>			0		
Grocery	4250	127500	1530000	1606500	1686825
			0		
<b>Total variable Expense (B)</b>	4,250	127500	1530000	1606500	1686825
<b>Contribution Margin (CM) [C=(A-B)</b>	750	22500	270000	283500	297675
<b>Less Variable Expense</b>			0		
Rent		1,500	18000	18,000	18000
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
<b>Total fixed cost (D)</b>		9,250	111,000	112,100	113200
<b>Net Profit (E)= [C-D]</b>		13250	159000	171,400	184475
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	159000	171,400	184475
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,000	262400
	<b>Total Cash Inflow</b>	219000	286400	446875
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	104,000	24,000	24,000
3	<b>Net Cash Surplus</b>	115,000	262400	422875

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1; Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest



























জিওয়ার

মেসার্স জয় কেটার





# FAMILY PICTURE

