

**Proposed NU Business Name: JUEL STORE**



Project identification and prepared by: Md. Habil Uddin  
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



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

Name	:	<b>MD. JAHID HASSAN</b>
Age	:	20-11-1997(20 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers & 0 Sisters
Address	:	Vill: Irto, P.O: Shobot Put , P.S: Nagorpur, Dist: Tangail.
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>MOST. SHIBLI BEGUM</b>
(iii) Father's name	:	<b>MD. JUEL MIAH</b>
(iv) GB member's info	:	Branch: Shobotpur, Centre # 44(Female), Member ID: 5822, Group No: 09 Member since: 29-09-2005 (09 Years) First loan: BDT 6,000
Further Information:		Existing Loan: 40,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-438822
Mother's Contact No.	:	01704-032400
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SHIBLI BEGUM** joined Grameen Bank since 22 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

# Proposed Nobin Udyokta Business Info

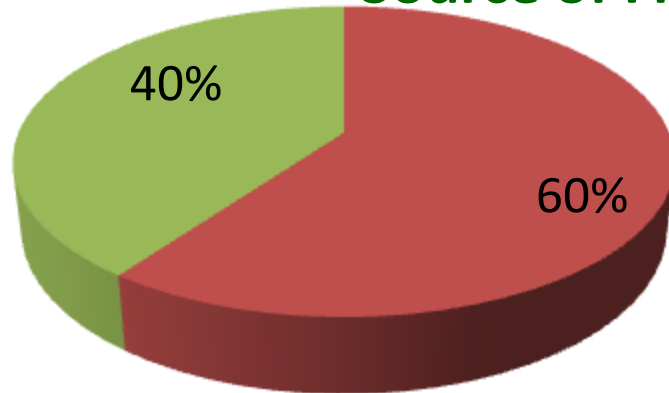
Business Name	:	<b>JUEL STORE</b>
Location	:	Shobot Pur Mosjid Market, Shobot Pur, Nagorpur
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Collects goods from Tangail</li><li>▪The Shop is rented</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soap,shampo,Oil,7-up, Rice, E.T.C	1500	45000	540000
Service	200	6000	72000
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			
Soap,shampo,Oil,7-up, Rice, E.T.C	1275	38250	459000
Total Variable Expense	1275	38250	459000
Contributon Margin (CM) [C=(A-B)]	425	12750	153000
Less Fixed Expense			
Rent		500	6000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		4850	58200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Oil	70	120	8400	500	120	60000	68400
7-Up	500	25	12500	200	25	5000	17500
Rice	500	42	21000	100	42	4200	25200
Soap	250	40	20000			0	20000
Dal	70	110	4500			0	4500
Shampo	1200	3	3600			0	3600
Security			20000			0	
Others			30000			10800	40800
						0	0
<b>Total</b>	<b>2020</b>		<b>120000</b>	<b>800</b>		<b>80,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution  
120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Soap,shampo,Oil,7-up, Rice, E.T.C	2300	69000	828000	869400	912870
Service	200	6000	72000	75600	79380
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Soap,shampo,Oil,7-up, Rice, E.T.C	1955	58650	703800	738990	775940
<b>Total Variable Expense</b>	<b>1955</b>	<b>58650</b>	<b>703800</b>	<b>738990</b>	<b>775940</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>545</b>	<b>16350</b>	<b>196200</b>	<b>206010</b>	<b>216311</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Gard		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>94800</b>	<b>227200</b>	<b>1811600</b>
<b>Net Profit (E)= [C-D]</b>		<b>8450</b>	<b>101400</b>	<b>106470</b>	<b>111794</b>
<b>Investment Pay Back</b>			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	101,400	106470	111793.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>181,400</b>	<b>134,470</b>	<b>214,294</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28000</b>	<b>102500</b>	<b>180885</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures





SONLITE

SONLITE

UKash

একটি ব্যাংক প্রতি

বিকাশ  
করুন

ইন্টারনেট রিচার্জ,  
'top-up ও  
মোবাইল মানি অর্ডার  
করা হয়







# FAMILY PICTURE

