

Proposed NU Business Name: JOBAYER STORE



Project identification and prepared by: Md Nasir Uddin Sheikh
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR NOBI
Age	:	21-12-1996 (21 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	03 Brothers & 3 Sisters
Address	:	Vill: Joynogor, P.O: Chandgazi, P.S: Chagolnaiy, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BANU BEGUM
(iii) Father's name	:	ALI AHAMMED
(iv) GB member's info	:	Branch: Mohayama Chagolnaiya, Centre # 03 (Female), Member ID: 5542, Group No: 09 Member since: 05-03-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: 5000/-
(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	:	09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-060149
Mother's Contact No.	:	01813-823518
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BANU BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOBAYER STORE
Location	:	Chandgazi Vitorer Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 280,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Cosmetics item etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

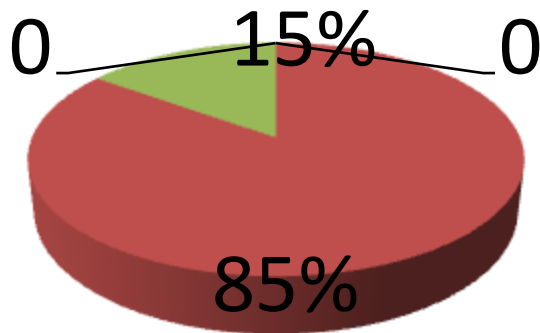
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cosmetics Item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Cosmetics Item	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	600	7,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	50	600
Transportation	500	6,000
Entertainment	300	3,600
Rent	2,000	24,000
Total fixed Cost (D)	8,750	105,000
Net Profit (E) [C-D]	6,250	75,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bag	50	700	35,000	10	700	7,000	42,000
Umbrella	60	350	21,000	30	350	10,500	31,500
Scarf	250	300	75,000	20	300	6,000	81,000
Khata	200	40	8,000	200	40	8,000	16,000
Soap	150	40	6,000	150	40	6,000	12,000
Facewash	50	150	7,500	50	150	7,500	15,000
Toothpaste	100	100	10,000	20	100	2,000	12,000
Cosmetics	500	100	50,000	0	0	0	50,000
Others	1	17500	17,500	1	3000	3,000	20,500
Security	1	50000	50,000	0	0	0	50,000
Total	1362		280,000	481		50,000	330,000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 50,000
- Total 330,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cosmetics Item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Cosmetics Item	63,750	765,000	803,250	843,413
Total variable Expense (B)	63,750	765,000	803,250	843,413
Contribution Margin (CM) [C=(A-B)]	21,250	255,000	267,750	281,138
Less. Fixed Expense				
Electricity Bill	600	7,200	8,000	8,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	50	600	600	600
Transportation	800	9,600	11,500	13,500
Entertainment	300	3,600	4,000	4,500
Rent	2,000	24,000	24,000	24,000
Total Fixed Cost	9,150	109,800	113,600	117,100
Net Profit (E) [C-D]	12,100	145,200	154,150	164,038
Investment Payback		20,000	20,000	20,000

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

Sl #	<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	50,000		
1.2	Net Profit	145,200	154,150	164,038
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		125,200	259,350
	Total Cash Inflow	195,200	279,350	423,388
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	125,200	259,350	403,388

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



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FAMILY PICTURE

