

Proposed NU Business Name: **JOSHIM STORE**



Project identification and prepared by: Hafizur Rahman,
Mawna Unit, Gazipur

Project verified by Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZRUL ISLAM
Age	:	15-12-1986(31 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Dhonuya south, P.O: Gazipur, P.S: Sreepur, 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	:	LET :FULBANU
(iii) Father's name	:	LET:JOSHIM UDDIN
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 27(Female), Member ID: 2627, Group No: 06 Member since: 14/03/2005 To 02/03/2011 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	No
(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	:	07 years experience in running business. 07 Years in own business. He has training.
Other Own/Family Sources of Income	:	House rant 60,000/-(Monthly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-517423
Mother's Contact No.	:	01989-749676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET: FULBANU joined Grameen Bank since 06 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	:	JOSHIM STORE
Location	:	Dhonuya South,Noyonpur,Sreepur, Gazipur
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x 15ft= 180square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪The shop is self.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	2,200	66,000	7,92,000
Total Sales (A)	2,200	66,000	7,92,000
Less. Variable Expense			
Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	1,870	56,100	6,73,200
Total variable Expense (B)	1,870	56,100	6,73,200
Contribution Margin (CM) [C=(A-B)]	3,30	9,900	1,18,800
Less. Fixed Expense			
Electricity bill		5,00	6,000
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drink (15 x 550)	8,250	11,000	18,250
Biscuit	5,250	10,000	15,250
Chanachur	2,500	2,000	4,500
Rice	0	20,000	20,000
Coil(50x 40)	2,000	0	2,000
Others	12,000	17,000	29,000
Frizz	30,000	0	30,000
Total	60,000	60,000	1,20,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 60,000
- Total 120,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	3,500	1,05,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	1,05,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	2,975	89,250	1,071,000	1,124,550	1,180,777
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,777
Contribution Margin (CM) [C=(A-B)]	5,25	15,750	1,89,000	1,98,450	2,08,372
Less. Fixed Expense					
Electricity bill		6,00	7,200	7,500	7,800
Transportation		6,00	7,200	7,500	7,800
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	3,800
Mobile Bill		3,00	3,600	3,800	3,800

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	83,400	91,850	1,00,772
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		59,400	1,27,250
	Total Cash Inflow	1,43,400	1,51,250	2,28,022
2	Cash Outflow			
2.1	Purchase of Product	60,000		0
2.2	Payment of GB Loan	0		0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	40,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	59,400	1,27,250	2,04,022

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Vidyut

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