

## Proposed NU Business Name: **M/S JAHID DIPARTMENTAL STORE**



Project identification and prepared by: Md. Aman ulla  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD:ABDUS SAMAD</b>
Age	:	06-02-1988(29 Years)
Education, till to date	:	M.A
Marital status	:	Married.
Children	:	01 Son
No. of siblings:	:	04 Brothers,.
Address	:	Vill: Noyanpur, P.O:Protebpur P.S: Danbhoyian, 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	:	BIBI HAJARA
(iii) Father's name	:	<b>MD:ABDUL ODUD</b>
(iv) GB member's info	:	Branch:Kadra, Sandbag Centre # 38(Female), Member ID: 3137, Group No: 02 Member since: 2008 to 2014 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, 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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10years experience in running business. 08 years is won business. He has 02 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814829393
Family's Contact No.	:	01881153412
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BIBI HAJARA 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

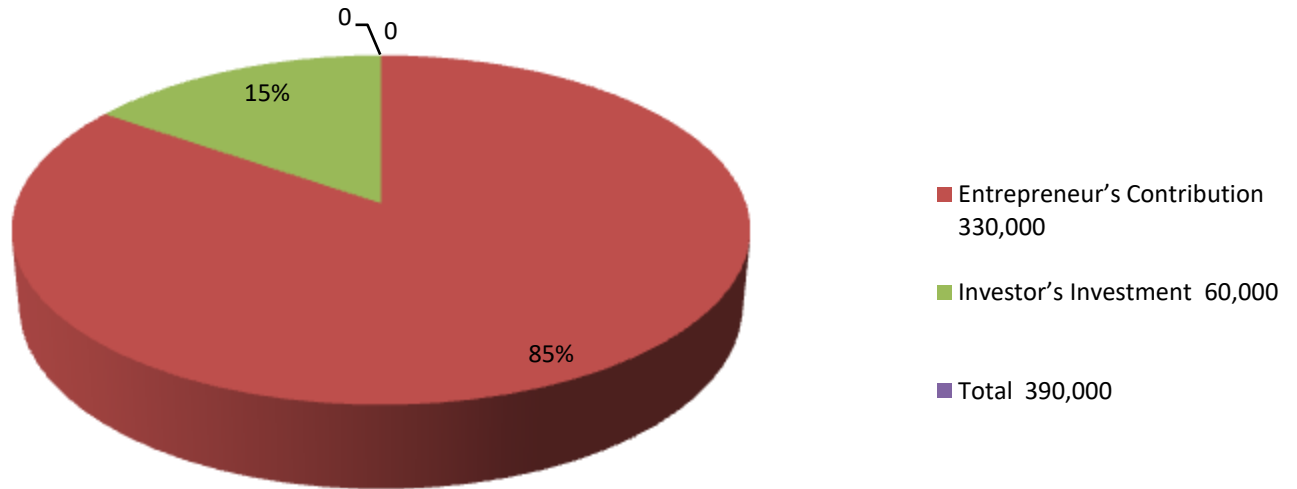
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S JAHID DIPARTMENTAL STORE</b>
Location	:	Mowlobi bazar ,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 330,000/-(from existing business) 85% Required Investment BDT 60000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft*20ft=400sqreft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Germents,Eletronice Iteam etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni/Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue(Sales)</b>			
Germents, Eletronice Iteam etc.	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Germents, Eletronice Iteam etc.	3500	105000	1260000
<b>Total variable Expense (B)</b>	3500	105000	1260000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1500	45000	540000
<b>Less Variable Expense</b>			
Rent		2000	24000
Electricity bill		1200	14400
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		150	1800
Generator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		11050	132600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Eletronice Goods	0	0	100000	0	0	40000	140000
Eletronkie Goods	0	0	80000	0	0	10000	90000
Others	0	0	50000	0	0	10000	60000
<b>Security</b>	<b>0</b>	<b>0</b>	100000	<b>0</b>	<b>0</b>	<b>0</b>	<b>100000</b>
<b>Total</b>	<b>0</b>	<b>0</b>	330000	<b>0</b>	<b>0</b>	<b>60000</b>	<b>390000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Germents, Eletronice lteam etc.	9450	283500	3402000	3572100
<b>Total Sales (A)</b>	9450	283500	3402000	3572100
less variable Expenses				
Germents, Eletronice lteam etc.	6615	198450	2381400	2500470
Total variable Expenses (B)	6615	198450	2381400	2500470
<b>Contribution Margin (CM)= (A-B)</b>	2835	85050	1020600	1071630
<b>Less Fixed Expenses</b>				
Rent		2000	24000	24000
Electricity bill		1500	18000	20000
Transportation		2500	30000	32000
Salary (self)		5000	60000	62000
Salary(staff)		5000	60000	60000
Entertainment		250	3000	3000
Gird		200	2400	2400
Generator		0	0	0
Mobile bill		700	8400	8600
<b>Total Fixed Cost</b>		17150	205800	212000
<b>Net Profit (E) (C-D)</b>		67900	814800	855540
Investment Payback			<b>36000</b>	<b>36000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	814800	855540
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		778,800
	<b>Total Cash Inflow</b>	<b>874,800</b>	<b>1,634,340</b>
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36000</b>
3	<b>Net Cash Surplus</b>	<b>778,800</b>	<b>1,598,340</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :15 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

Pictures



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