

Proposed NU Business Name: **JOHIR STORE**



Project identification and prepared by: Md : Aniser Rahaman,
Porshuram, Feni

Project verified by: Shushanto Byashas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOHIRUL ISLAM
Age	:	03-05-1984 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Daughters , 01 Son
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill :Antopur, P.O: Porshuram, P.S: Porshuram, 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	:	RUCHIA KHATUN
(iii) Father's name	:	MOMOTAZ MIA
(iv) GB member's info	:	Member ID- 6179, Centre # 62 Female), Group No:06 First loan: BDT 5000/- Existing loan: BDT 8,000/- Outstanding loan: BDT - :
Further Information:		No
(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..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	10 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.	:	01814-103942
Family's Contact No.	:	01871-804039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

RUCHIA KHATUN joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

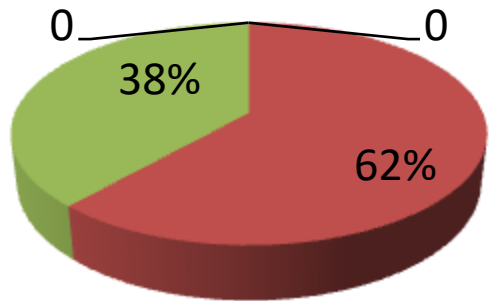
Business Name	:	JOHIR STORE
Location	:	Porshuram,Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as store▪Gaine on sales 15%.▪The business is operating by entrepreneur. Existing no employee.▪The farm is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2800	84000	1008000
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Entertainment		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	2	2,500	5,000				5,000
Dal	1	4,200	4,200				4,200
Soap	100	55	5,500				5,500
Sugar	1	3000	3,000				3,000
Flour	1	4200	3,300				3,300
Oil	100	90	9,000				9,000
Security			50,000				50,000
Others						8,000	8,000
Partol			0	3	9000	27,000	27,000
Dieasel			0	3	5000	15,000	15,000
	205	14045	80000	6	14,000	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	3300	99000	1188000	1247400	1309770
	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2805	84150	1009800	1060290	1113305
Total Variable Expense	2805	84150	1009800	1060290	1113305
Contributon Margin (CM) [C=(A-B)]	495	14850	178200	187110	196466
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7900	94800	95380	95969
Net Profit (E)= [C-D]		6950	83400	87570	91949
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63400	130970
	Total Cash Inflow	133,400	150,970	222,919
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	63,400	130,970	202,919

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







TANG

ICH

বিস্ময়

জাহর হেটার

এখানে সবচেয়ে মূল্যবান ও কল্যাণকর
পাইকারী ও খুচরা বিক্রি করা হয়।
স্বাস্থ্যকর ও লেভিটিক

শা





FAMILY PICTURE

