

Proposed NU Business Name: **M/S. JAHANGIR STORE**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR Alom
Age	:	01-01-1993(24 Years)
Education, till to date	:	Class 11
Marital status	:	Unmarried
Children	:	noun,
No. of siblings:	:	02 Brothers,02 Sisters
Address	:	Vill: Jamsherpur,P.O :Vaighat, P.S: Dhanbari, 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	:	JARENA BEGUM
(iii) Father's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch: Vaighat, Centre # 025 (Female), Member ID: 6276, Group No: 07 Member since: 18-03-2009 (08Years) First loan: 5,000 taka. Existing loan: 50,000 taka Outstanding loan: 20300 taka
Further Information:		
(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	:	05 year expericnce in own busimcss, 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.	:	01726-227235
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JARENA BEGUM joined Grameen Bank since 08 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	:	M/S. JAHANGIR STORE
Location	:	Vaighat Bazar, Dhanbari, Tangail.
Total Investment in BDT	:	BDT :294000
Financing	:	Self BDT 234,000(from existing business) 80% Required Investment BDT 60,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	36 ft x 15 ft= 540 square ft
Security of the shop	:	160,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

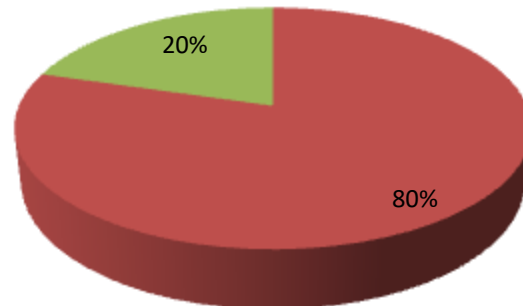
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bosta	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
bosta	3,400	102,000	1224000
Total variable Expense (B)	3,400	102,000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		500	6,000
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
vushi	1640	24	39360	1600	24	38400	77760
badna	144	20	2880	200	20	4000	6880
chips	400	8	3200	200	8	1600	4800
chau	3	2200	6600	3	2200	6600	13200
finish	100	100	10000	50	100	5000	15000
chata	23	140	3220	10	140	1400	4620
sharisha tel	35	100	3500	20	100	2000	5500
			0		0	0	0
			0		0	0	0
			0		0	0	0
others			5240			1000	6240
security			160,000				160000
Total			234000			60000	294000

Source of Finance



- Entrepreneur's Contribution 234,000
- Investor's Investment 60,000
- Total 294,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
bosta	4500	135000	1620000	1701000	1786050
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
bosta	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		4000	48000	48000	48000
Electric Bill		600	7200	86400	1036800
Transportaion		1,200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		11300	135600	210720	1161876
Net Profit (E)= [C-D]		8950	107400	112770	118409
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	107,400	112770	118408.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83400	172170
	Total Cash Inflow	167,400	196,170	290,579
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	83,400	172,170	266,579

SWOT ANALYSIS

STRENGTH

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

প্রস্তুত নবীন

নাম: কুমারী কাঞ্চন প্রদা

ব নাম: সুব্রত

র সংক্ষিপ্ত জীবন বৃত্তান্ত:

মোঃ কাঞ্চন প্রদা

২৪ বছর

জন্ম তারিখ: ০৯/০৯/১৩

যোগ্যতা: * H, S, E পাশ





Kerala Lottery	
Draw Date	Draw Time
15/05/2024	12:00 PM
16/05/2024	12:00 PM
17/05/2024	12:00 PM
18/05/2024	12:00 PM
19/05/2024	12:00 PM
20/05/2024	12:00 PM
21/05/2024	12:00 PM
22/05/2024	12:00 PM
23/05/2024	12:00 PM
24/05/2024	12:00 PM
25/05/2024	12:00 PM
26/05/2024	12:00 PM
27/05/2024	12:00 PM
28/05/2024	12:00 PM
29/05/2024	12:00 PM
30/05/2024	12:00 PM
31/05/2024	12:00 PM







किनिम
किनिम लिमिटेड
एन.ए. रोड, एन.ए. रोड
मुंबई - ४०० ००१
किनिम लिमिटेड, मुंबई







FAMILY PICTURE

