

Proposed NU Business Name: **JOY STORE**



Project identification and prepared by: Zahidul Kamal ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOY CHANDRA DAS
Age	:	01-01-1993 (24 Years)
Education, till to date	:	HSC
Marital status	:	UnMarried
Children	:	None
No. of siblings:	:	03 Sisters
Address	:	Vill: Passgasia ; P.O: Passgasia ; P.S: Feni Sadar ; 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	:	RINA RANI DAS
(iii) Father's name	:	ANIL CHANDRA DAS
(iv) GB member's info	:	Branch: Pasgasiya. Centre # 43 (Female), Member ID: 5278, Group No: 04 Member since: 2012 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: BDT12,960
(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	:	5 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859-453468
Family's Contact No.	:	01991-452611
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA RANI DAS joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JOY STORE
Location	:	Pasgasia , Feni
Total Investment in BDT	:	BDT 114,000/-
Financing	:	Self BDT 64,000/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

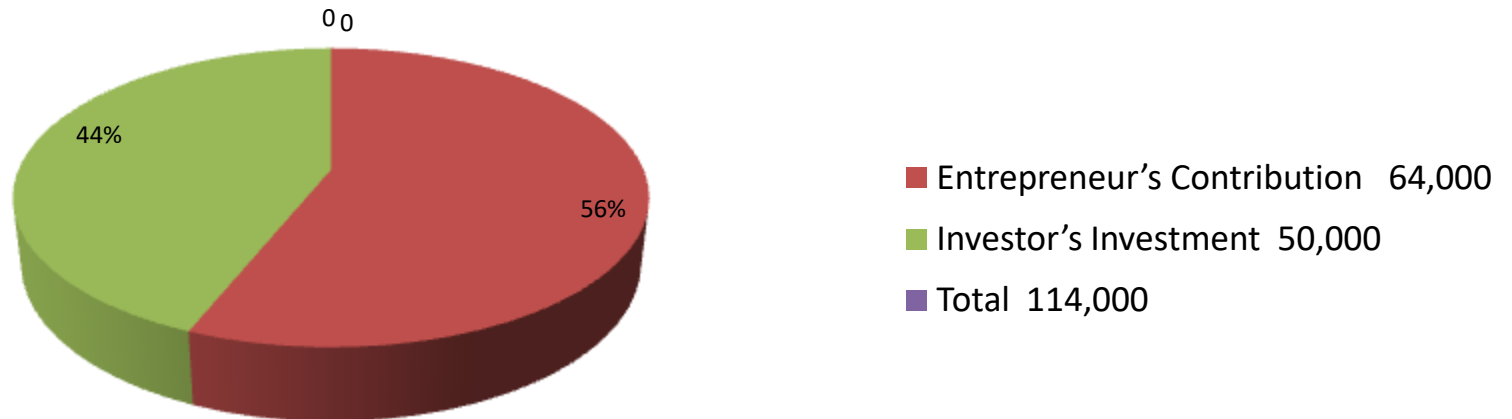
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less Variable Expense			
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		6,900	82,800
Net Profit (E)= [C-D]		8,850	106,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	2	2500	5,000	6	2500	15000	20,000
Dal	1	1000	1,000	1	1000	1,000	2,000
Cold Drinks	20	700	14,000	20	700	14,000	28,000
Biscuits	100	20	2,000	100	20	2,000	4,000
Chanachur	100	10	1,000	100	10	1,000	2,000
Sugar	1	1000	1,000	0	0	0	1,000
Condens Milk	20	50	1,000	0	0	0	1,000
Cosmetics	1	20000	20,000	1	1000	10,000	30,000
Others	1	20000	20,000	1	7000	7000	27,000
Total	246	45280	65,000	229	12230	50,000	115,000

Source of Finance



Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	4,250	127,500	1530000	1606500	1686825
Total variable Expense (B)	4,250	127,500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000	283500	297675
Less Variable Expense					
Electricity bill		500	6,000	6,500	7,000
Transportation		1,100	13,200	13,500	14,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		7,300	87,600	88,600	89,900
Net Profit (E)= [C-D]		15,200	182,400	194,900	207,775
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	182,400	194,900	207,775
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162,400	337,300
	Total Cash Inflow	232,400	357,300	545,075
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	162,400	337,300	525,075

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



TOP REASONS TO BUY

Lila

MIMO

Kings

EVEROK



TOP REASONS TO BUY

NEW ARRIVAL

ভেইরি মিক

ENERGY

Milk Marie





X-Monica
ASCINO ITALIANO
The Italian Brand Tiles

X-CERAMICS GROUP

ইটালিয়ান ব্র্যান্ড টাইলস্



জয় ষ্টোর

শ্রোঃ অনিল চন্দ্র দাস
পাঁচগাছিয়া বাজার, ফেলী। মোবাইলঃ ০৯৮৫৯ ৪৫৩৪৬৪

[Facebook](#) /XMonica
Hotline : 01755555133
www.xceramics.com

ROCKE
বিক্রয়



FAMILY PICTURE

