

Proposed NU Business Name: **JAHED STORE**



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Chagal naiya,feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHED MIA
Age	:	05/07/1988(30Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill: Matia goda P.O: Chadgazi, P.S: Chagalniya , 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 HALEMA
(iii) Father's name	:	LATE: ABUL KHAYER
(iv) GB member's info	:	Branch: Mohamaya, Centre # 15(Female), Member ID:3270, Group No: 08 Member since: 05-03-1998 (20Year) First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01811-373816
Mother's Contact No.	:	01871-477898
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI HALEMA joined Grameen Bank since 20 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

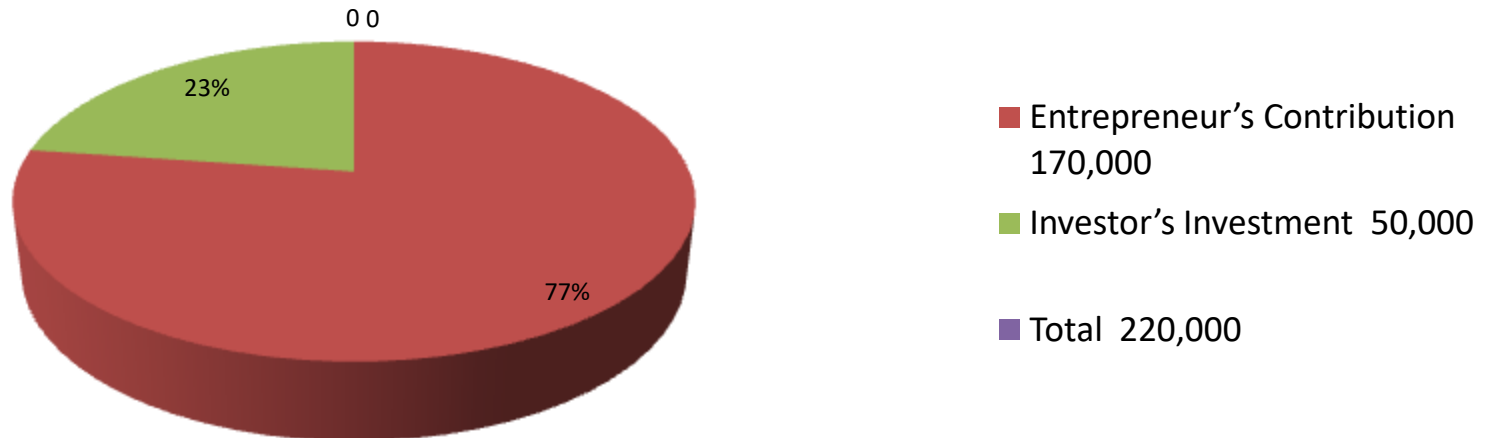
Business Name	:	JAHED STORE
Location	:	Chagalnaiya main road ,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 2,20,000 /-
Financing	:	Self BDT 1,70,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 10 ft. = 250 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biscuit,soft drink,chanachur,chips etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 1 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Biscuit,soft drink,chanachur,chips etc.	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Biscuit,soft drink,chanachur,chips etc.	2240	67200	806400
Total Variable Expense	2240	67200	806400
Contributon Margin (CM) [C=(A-B)]	560	16800	201600
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		3000	36000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		11900	142800
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	1	40,000	40,000	1	10,000	10,000	50,000
soft deink	1	20,000	20,000	1	10,000	10,000	30,000
chanachur	1	10,000	10,000	1	10,000	10,000	20,000
chips	1	10,000	10,000	1	10,000	10,000	20,000
tea	1	20,000	20,000	1	10,000	10,000	30,000
others	1	20,000	20,000			0	20,000
security	1	50,000	50,000			0	50,000
			0			0	0
			0			0	0
			0			0	0
Total	7	170000	170,000	5	50,000	50,000	220,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Biscuit,soft drink,chanachur,chips etc.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Biscuit,soft drink,chanachur,chips etc.	2640	79200	950400	997920	1047816
Total Variable Expense	2640	79200	950400	997920	1047816
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11900	139200	139780	140369
Net Profit (E)= [C-D]		7900	94800	99540	104517
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	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	Total Cash Inflow	144,800	174,340	258,857
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	74,800	154,340	238,857

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chagnaiya main
road, Chagnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







KEY স্টীল ফিল্ড
সী মার্কা চেউটি
বিশ্বমান, সঠিক দাম

N
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F
K.D

COBOR

শুধু মাত্র