

Proposed NU Business Name: **JUWEL STORE**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JUWEL
Age	:	15-10-1991 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son,
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Tetul Jora, P.O: Rajful Baria, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALMA AKTER
(iii) Father's name	:	MD ISMAIL
(iv) GB member's info	:	Branch: Shovapur, Centre # 1 (Female), Member ID: 1385/2, Group No: 06 Member since: 15-10-2001 (17 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 3,300 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cloth & Fruits Business
Business Experiences and Training Info	:	7 years experience in running business. 6 Years in own business He has training.
Other Own/Family Sources of Income	:	Home Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-234423
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA AKTER Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	JUWEL STORE
Location	:	Tetul Jora, Rajful Baria, Saver, Dhaka.
Total Investment in BDT	:	BDT 7,00,000/-
Financing	:	Self BDT 5,00,000(from existing business) 71% Required Investment BDT 2,00,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 8 ft. = 80 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Cloth & Fruits Business.▪The business is operating by entrepreneur. Existing 1 Employees.▪The business is under renting.▪Collects goods from Dhaka Islampur, Badatoli.▪Agreed grace period is 3 months.

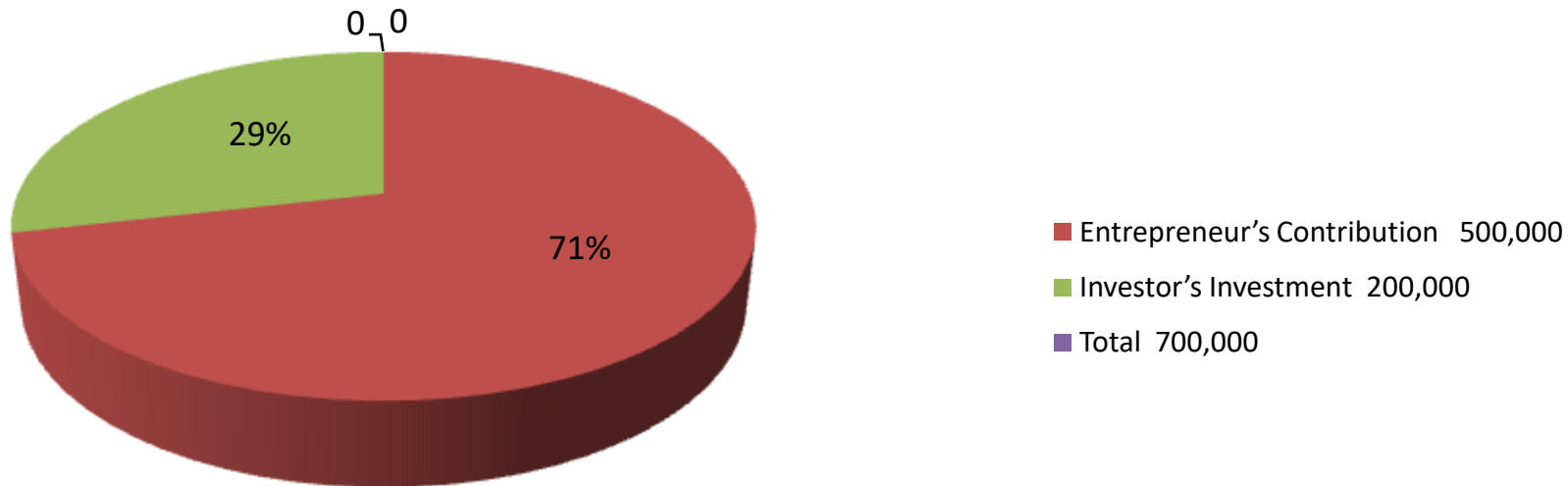
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth & Fruits item	5000	150000	1800000
	0	0	0
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Cloth & Fruits item	4000	120000	1440000
Total variable Expense (B)	4,000	120000	1440000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000
Less Variable Expense			
Rent		5,000	60000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		300	3600
Guard		200	2400
Generator		120	1440
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		16,420	197040
Net Profit (E)= [C-D]		13,580	162960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Yard Cloth	5000	50	250,000	2000	50	100,000	350,000
Three Pcs	20	500	10,000	20	500	10,000	20,000
Fruits item	0	0	40,000	0	0	65,000	105,000
Sharee	0	0	0	50	500	25,000	25,000
Advanced	0	0	200,000	0	0	0	200,000
Total	0	0	500,000	0	0	200,000	700,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cloth & Fruits item	6000	180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less Variable Expense			0		
Cloth & Fruits item	4800	144000	1728000	1814400	1905120
			0		
Total variable Expense (B)	4,800	144000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600	476280
Less Variable Expense			0		
Rent		5,000	60000	60,000	60000
Electricity bill		600	7200	7700	8200
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		4000	48000	48000	48000
Entertainment		400	4800	4800	4800
Guard		200	2400	2400	2400
Generator		120	1440	1440	1440
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		17,220	205,200	206,300	207400
Net Profit (E)= [C-D]		18780	225360	247,300	268880
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	225,360	247,300	268880
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145,360	312660
	Total Cash Inflow	425360	392660	581540
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	145,360	312660	501540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 7 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetul Jora, Rajful Baria
Saver, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures



















FAMILY PICTURE