

## Proposed NU Business Name: **JONI STORE**



Project identification and prepared by: Aziz Ahmed  
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. JONI</b>
Age	:	14-04-1986 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Jhati Bari, P.O: Kokdohora, P.S: Kalihati, 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	:	<b>SHAHELA BEGUM</b>
(iii) Father's name	:	<b>MD. HASEN ALI</b>
(iv) GB member's info	:	Branch: Kokdohora kalihati, Centre # 30(Female), Member ID: 4733, Group No: 11 Member since: 11-02-2007 (09 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 10,700
(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	:	10 years experience in running business. He has 5 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-315920
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

SHAHELA BEGUM joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JONI STORE</b>
Location	:	Kokdohora Bazar, Tangail.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 50% Required Investment BDT 1,50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 12 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Milk, Soap etc.</li><li>▪Average 15% gain on retail &amp; 5% gain on wholesale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Elenga.</li><li>▪Agreed grace period is 4 months.</li></ul>

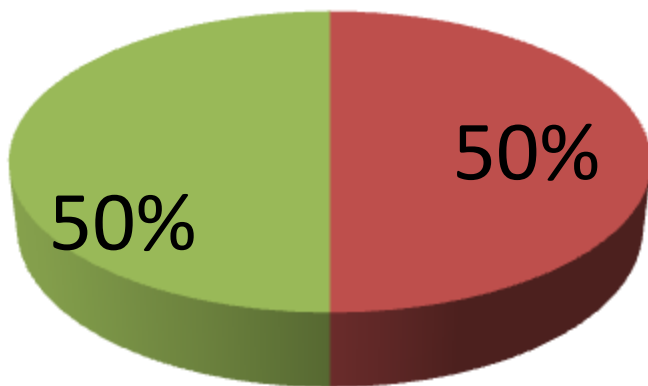
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Whole sale	5,000	150,000	1,800,000
Retail	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Whole sale	4,750	142,500	1,710,000
Retail	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	<b>6,450</b>	<b>193,500</b>	<b>2,322,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,550</b>	<b>90,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,950</b>	<b>107,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap (10 x 2655)	26,550	18,000	44,550
Milk (20 x 350)	7,000	7,000	14,000
Biscuit (40 x 258)	10,320	10,000	20,320
Soft drinks (10 x 330)	3,300	-	3,300
Lotion, Juice, Tooth-paste, Shampoo, Cosmetics, Spice	42,910	40,000	82,910
Recharge Card (GP, ROBI, AIRTEL, BL)	40,000	50,000	90,000
Coconut oil (180 x 94)	16,920	20,000	36,920
Stationery	3,000	5,000	8,000
<b>Total</b>	<b>150,000</b>	<b>150,000</b>	<b>300,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Whole sale	7,500	225,000	2,700,000	2,835,000	2,976,750
Retail	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total Sales (A)</b>	<b>10,300</b>	<b>309,000</b>	<b>3,708,000</b>	<b>3,893,400</b>	<b>4,088,070</b>
<b>Less. Variable Expense</b>					
Whole sale	7,125	213,750	2,565,000	2,693,250	2,827,913
Retail	2,380	71,400	856,800	899,640	944,622
<b>Total variable Expense (B)</b>	<b>9,505</b>	<b>285,150</b>	<b>3,421,800</b>	<b>3,592,890</b>	<b>3,772,535</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>795</b>	<b>23,850</b>	<b>286,200</b>	<b>300,510</b>	<b>315,536</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity Bill		350	4,200	5,000	5,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Entertainment		200	2,400	3,000	3,500
Guard		200	2,400	3,000	3,500
<b>Total Fixed Cost</b>		<b>8,150</b>	<b>97,800</b>	<b>102,500</b>	<b>106,500</b>
<b>Net Profit (E) [C-D]</b>		<b>15,700</b>	<b>188,400</b>	<b>198,010</b>	<b>209,036</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	188,400	198,010	209,036
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		128,400	266,410
	<b>Total Cash Inflow</b>	<b>338,400</b>	<b>326,410</b>	<b>475,446</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>128,400</b>	<b>266,410</b>	<b>415,446</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





LUX

বিশ্বের সেরা পারফিউমে  
বাড়িয়ে দাও মোহমরাত্তা

জনী ষ্টোর কোকডহরা বাজার, ০১৭৩৪৩১৬৯২০













মেসার্স শফিক এন্ড ব্রাদার্স  
সামানের মুখোফলি চাকচুক - ০২ টাকার   
সামানের পোলাও চাকচুক - ০৩ টাকার   
সামানের পোলাও চাকচুক - ০৬ টাকার   
সামানের বোম্বট চাকচুক - ০৩০ টাকার   
মেসার্স শফিক এন্ড ব্রাদার্স  
সাব্বলা লক্ষাদেবী শাখা  
নেত্রকোণা, মুন্সিগঞ্জ।  
ফোন: ০১৪১-৫৫৫৫১১

Nestle  
KOKO CRUNCH  
CHOCOLATE COATED CRISPER BREAD CRUMBS



02 টাকার   
04 টাকার   
05 টাকার   
000 টাকার

শহীক এন্ড ব্রাদার্স  
শাহাবুজ্জামান সফটওয়্যার সলিউশনস  
০২/১০/২০১৬

Nestlé

Koko

Greater Fruit

UX

stie

en



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জনি  
Name: MD. JONI  
পিতা: মোঃ হাছেন আলী  
মাতা: শাহেলা বেগম  
Date of Birth: 14 Apr 1986

মোঃ জনি

ID NO: 9314758444852

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অর্থাৎ  
কোনো পাঠ্য গুলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

স্বাক্ষর: গ্রাম/রাস্তা: গাটি বাড়ী, কোকতহরা, ডাকঘর: কোকতহরা - ১৯৭৩,  
কালিহাতী, টাঙ্গাইল

রক্তের গ্রুপ / Blood Group: A+

*Signature*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৮/২০০৮



# FAMILY PICTURE

