

Proposed NU Business Name: **JOHIRUL STORE**



Project identification and prepared by: Md Mozammel Hoq
Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOHIRUL ISLAM
Age	:	14-07-1982 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Tatosree, P.O: Laohati, P.S: Delduar, 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	:	JOHURA BEGUM
(iii) Father's name	:	THANDU MIA
(iv) GB member's info	:	Branch: Laohati Delduar, Centre # 04 (Female), Member ID: 1048, Group No: 02 Member since: 17-05-2002 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: BDT 29,100/-
(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	:	Twelve years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01734-313758
Mother's Contact No.	:	01671-496324
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOHURA BEGUM joined Grameen Bank since 14 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JOHIRUL STORE
Location	:	Tatosree Bazaar, Delduar, Tangail
Total Investment in BDT	:	BDT 87,000/-
Financing	:	Self BDT 37,000/- (from existing business) 43% Required Investment BDT 50,000/- (as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 12 ft= 360 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Oil, Bran, Chips etc. ▪Average 50% gain on tea & betel leaf sale. 15% gain on others. ▪The business is operating by entrepreneur. Existing one employee. ▪The shop is rented. ▪Collects goods from Laohati. ▪Agreed grace period is 4 months.

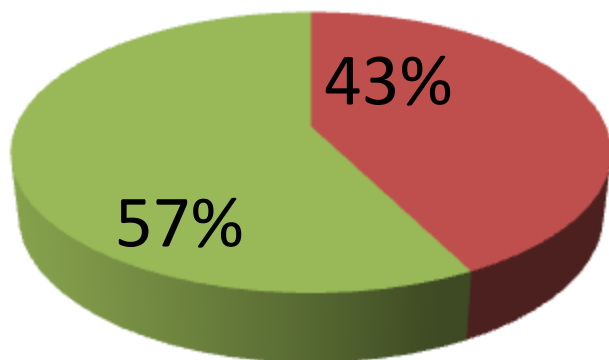
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery & Cycle Parts	1,000	30,000	360,000
Tea & Betel leaf	700	21,000	252,000
Total Sales (A)	1,700	51,000	612,000
Less. Variable Expense			
Confectionery & Cycle Parts	850	25,500	306,000
Tea & Betel leaf	350	10,500	126,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		250	3,000
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Entertainment		100	1,200
Transportation		300	3,600
Salary (staff)		3,000	36,000
Total fixed Cost (D)		9,800	117,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (3 x 550)	1,650	10,000	11,650
Bran (1 x 1200)	1,200	1,200	2,400
Biscuit (50 x 30)	1,500	3,000	4,500
Bread (30 x 50)	1,500	1,000	2,500
Cake (5 x 50)	250	500	750
Sugar (1 x 2200)	2,200	2,200	4,400
Betel Leaf, Chips etc	3,700	2,100	5,800
Cycle Parts	5,000	20,000	25,000
Flour	0	10,000	10,000
Fridge	20,000	0	20,000
Total	37,000	50,000	87,000

Source of Finance



■ Entrepreneur's Contribution 37,000

■ Investor's Investment 50,000

■ Total 87,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery & Cycle Parts	1,500	45,000	540,000	567,000
Tea & Betel leaf	900	27,000	324,000	340,200
Total Sales (A)	2,400	72,000	864,000	907,200
Less. Variable Expense				
Confectionery & Cycle Parts	1,275	38,250	459,000	481,950
Tea & Betel leaf	450	13,500	162,000	170,100
Total variable Expense (B)	1,725	51,750	621,000	652,050
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		250	3,000	4,000
Mobile Bill		250	3,000	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
Transportation		500	6,000	8,000
Salary (staff)		3,000	36,000	36,000
Non Cash Item				
Depreciation		333	4,000	4,000
Total Fixed Cost		10,433	125,200	129,500
Net Profit (E) [C-D]		9,817	117,800	125,650
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	117,800	125,650
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		91,800
	Total Cash Inflow	171,800	221,450
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	91,800	191,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01,
Experience & Skill : 12 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



















Man in white shirt and blue sarong standing near a television set.

Wooden table with a red container, metal cups, and other items on it.

Wooden bench in the foreground.







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Sl. No.	Name	Age	Sex	Religion	Caste	Marital Status	Education		Occupation	Income	Remarks
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सर्वप्रथम महिला
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 ১৯৭৩-৭৪ / ১৯৭৩-৭৪

নাম: জিহুল ইসলাম
 Name: JIHUL ISLAM
পিতা: জয় দাস
 Father: Jay Das
তারিখ: ১৯৭৩-৭৪
 Date of Birth: 17.09.1982
ID NO: 5312366697463

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FAMILY PICTURE

