

# JANANI VERITIES STORE



Project identification by: Nurul Amin, Unit Manager, Bason, Gazipur

Project prepared by: Md Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>JOBIDUL ISLAM</b>
Age	:	10-01-1985 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: West Lakshmipura P.O: Chandona P.S: Gazipur sadar Dist: Gazipur
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>HOSNEARA BEGUM</b>
(iii) Father's name	:	<b>MD MOKBUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 57 (Female), Member ID: 7763, Group No: 01 Member since: 19-05-2004 (08 Years) First loan: 10,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Elder Brother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-241824
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

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

Hosneara Begum is a member of Grameen Bank since 08 years. At first she took 10,000 taka loan from Grameen Bank. Hosneara Begum gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JANANI VERITIES STORE</b>
Location	:	At entrepreneur own house, West Lakshmipura, Gazipur
Total Investment in BDT	:	3,20,000 taka
Financing	:	Self BDT 1,20,000 (from existing business) 38% Required Investment BDT 2,00,000 (as equity) 62%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Collects goods from Chourasta, Joydebpur.</li><li>▪Agreed grace period is 4 months.</li></ul>

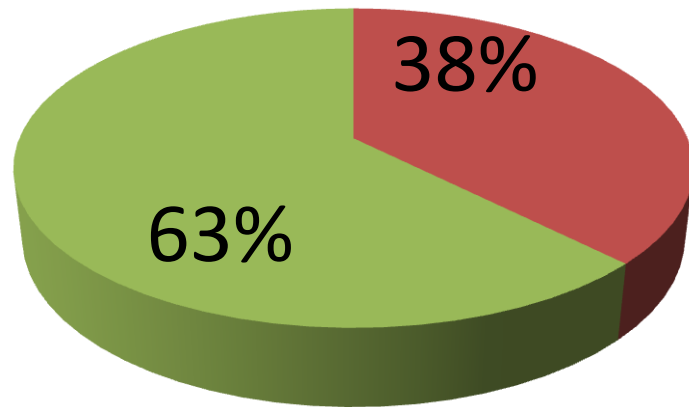
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,800	114,000	1,368,000
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	3,344	100,320	1,203,840
<b>Total variable Expense (B)</b>	<b>3,344</b>	<b>100,320</b>	<b>1,203,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>456</b>	<b>13,680</b>	<b>164,160</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Transportation		500	6,000
Entertainment		100	1,200
Salary (self)		4,000	48,000
Salary (staff)		3,000	36,000
Mosque bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,400</b>	<b>100,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,280</b>	<b>63,360</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	96,000	2,00,000	2,96,000
Fridge	24,000	-	24,000
<b>Total</b>	<b>1,20,000</b>	<b>2,00,000</b>	<b>3,20,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 200,000
- Total 320,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Egg etc	6,160	184,800	2,217,600	2,328,480	2,444,904
<b>Total variable Expense (B)</b>	<b>6,160</b>	<b>184,800</b>	<b>2,217,600</b>	<b>2,328,480</b>	<b>2,444,904</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>	<b>317,520</b>	<b>333,396</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,000	6,000
Mobile bill & SMS Monitoring		450	5,400	5,800	6,000
Transportation		700	8,400	9,000	9,500
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		3,000	36,000	36,000	36,000
Mosque bill		100	1,200	1,200	1,200
<b>Non Cash Item</b>					
Depreciation		400	4,800	4,800	4,800
<b>Total Fixed Cost</b>		<b>12,150</b>	<b>145,800</b>	<b>146,800</b>	<b>147,500</b>
<b>Net Profit (E) [C-D]</b>		<b>13,050</b>	<b>156,600</b>	<b>170,720</b>	<b>185,896</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	156,600	170,720	185,896
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		81,400	176,920
	<b>Total Cash Inflow</b>	<b>361,400</b>	<b>256,920</b>	<b>367,616</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,400</b>	<b>176,920</b>	<b>287,616</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 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  
Local competitors;

Pictures







# FAMILY PICTURE

