

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



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Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>JESMIN</b>
Age	:	21/04/1981(35 Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	3 Brothers, 2 Sisters.
Address	:	Vill: Gorai ,Najirpara, P.O: Gorai, P.S: Mirzapur, 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>CHANDRO VANU</b>
(iii) Husband's name	:	<b>MD.HARUN OR RASHID</b>
(iv) GB member's info	:	Branch: Gorai, Mirzapur, Centre # 24 (Female), Member ID: 2746, Group No: 04 Member since: 02/07/1996( 20Years) First loan: BDT 5000 /-
Further Information:		Outstanding loan: 30100
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811328444
Family's Contact No.	:	01822807496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**CHANDRO VANU** joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JIHAD STORE</b>
Location	:	Gorai, Najirpara, Mirzapur, Tangail
Total Investment in BDT	:	BDT 172900/-
Financing	:	Self BDT 112,900/- (from existing business) 49% Required Investment BDT 60,000/- (as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 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; Rice, Pulse, Soap, Soft drinks, Cosmetics etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Company.</li><li>▪Agreed grace period is 3 months.</li></ul>

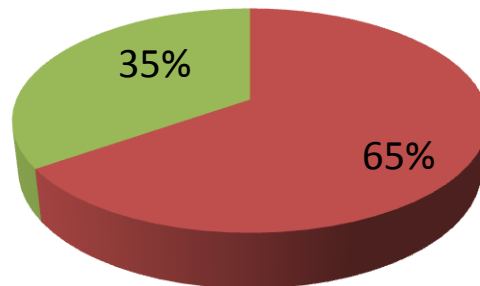
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,400</b>	<b>100,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,350</b>	<b>88,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	18,000	15,000	33,000
Sugar	3,000	35,000	38,000
Soap	2,100	0	2,100
Washing powder	4,200	0	4,200
Cosmetics	25,000	0	25,000
Soft drinks	4,400	0	4,400
Oil	14,800	10000	24,800
Tooth Past, Noodle, Pulse, Herpic, Chocolate, Salt etc	21,400	0	21,400
Freez	20,000	0	20,000
<b>Total</b>	<b>112,900</b>	<b>60,000</b>	<b>172,900</b>

## Source of Finance



- Entrepreneur's Contribution 112,900
- Investor's Investment 60,000
- Total 172,900

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	5,200	156,000	1,872,000	1,965,600
<b>Total Sales (A)</b>	5,200	156,000	1,872,000	1,965,600
<b>Less. Variable Expense</b>				
Grocery Item	4,420	132,600	1,591,200	1,670,760
<b>Total variable Expense (B)</b>	<b>4,420</b>	<b>132,600</b>	<b>1,591,200</b>	<b>1,670,760</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>780</b>	<b>23,400</b>	<b>280,800</b>	<b>294,840</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18,000
Electricity Bill		500	6,000	6,000
Transportation		1,500	18,000	12,000
Mobile Bill		300	3,600	2,400
Entertainment		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>108,000</b>	<b>100,800</b>
<b>Net Profit (E) [C-D]</b>		<b>14,400</b>	<b>172,800</b>	<b>194,040</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	172,800	194,040
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		136,800
	<b>Total Cash Inflow</b>	<b>232,800</b>	<b>330,840</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>136,800</b>	<b>294,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Gorai, Najirpara.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





Potato Crackers  
Potato Crackers  
Potato Crackers

Center Point  
Center Point  
Center Point

জিশাধী সীমাকে পছন্দ করুন  
কৃত্রিম হলে বাংলাদেশ  
স্বাদে মিলেছে বাংলাদেশ  
স্বাদে মিলেছে বাংলাদেশ  
স্বাদে মিলেছে বাংলাদেশ

কম

মিনিকেট  
৫০ কেজি  
মিনিকেট  
মিনিকেট  
মিনিকেট

FRESH SUGAR  
FRESH SUGAR  
FRESH SUGAR

MISUNS  
From 100% Local Mustard Seed  
মহিলাস

চাকা

চাকা





From 100% Local Mustard seeds  
সিদ্ধিবাড়ী  
মুসুর তেল

FRESH SUGAR

মিনিকেট  
১০ কেজি  
মিনিকেট  
Export Quality

TWEET  
HANDLE WITH CARE  
মিনিকেট মিলার্স লিমিটেড

কম





















AROU

500  
CPL  
500  
500

SUGAR

JUICY LYCHEE

500





Johnson's baby soap  
0793D

SUNSIK  
100% Local Seed

SUNSIK

SUNSIK

JUICY LIGHT

JUICY LIGHT

JUICY LIGHT

JUICY LIGHT

JUICY LIGHT

মিনিকোট











# FAMILY PICTURE

