

JANANI STORE AND TELECOM



Project identification and prepared by: Kajem Uddin, Bashon Unit, Dhaka

Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD HAMIDUL ISLAM
Age	:	15-11-1986 (28 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Tek Kathura P.O: Salna bazar 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	:	HAMIDA
(iii) Father's name	:	KASHEM ALI
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 43 (Female), Member ID: 2991, Group No: 02 Member since: 01-03-1999 (16 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 4,000 Outstanding loan: BDT 3,912
(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	:	Father's income (Banana business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-516819
Father Contact No.	:	01911-509348
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hamida is a member of Grameen Bank since 16 years. At first she took 3,000 taka loan from Grameen Bank. Hamida gradually took loan from GB. Utilize loan cow rearing and her husband banana business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANANI STORE AND TELECOM
Location	:	Teknog para, Gazipur
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)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.▪Provide Flexi-load and Flexi-Load Service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Joydebpur, Chourasta.▪The shop is rented.▪Agreed grace period is 4 months.

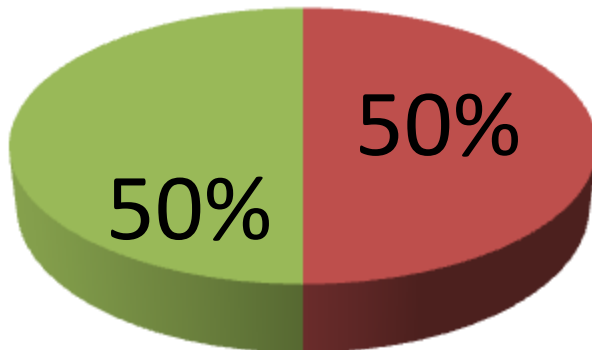
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,000	60,000	720,000
Flexi-Load (3,000/1,000)*27	81	2,430	29,160
Bikash (40,000/1000)*4	160	4,800	57,600
Total Sales (A)	2,241	67,230	806,760
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	541	16,230	194,760
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Guard		200	2,400
Total fixed Cost (D)		9,200	110,400
Net Profit (E) [C-D]		7,030	84,360

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	10,000	60,000	70,000
Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	60,000	40,000	1,00,000
Bikash	40,000	50,000	90,000
Flexi-load	10,000	-	10,000
Security	30,000	-	30,000
Total	1,50,000	1,50,000	3,00,000

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
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Flexi-Load (3,000/1,000)*27	81	2,430	29,160	30,618	32,149
Bikash (70,000/1,000)*4	280	8,400	100,800	105,840	111,132
Total Sales (A)	4,361	130,830	1,569,960	1,648,458	1,730,881
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	961	28,830	345,960	363,258	381,421
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		2,000	24,000	26,000	28,000
Salary (self)		8,000	96,000	96,000	96,000
Guard		200	2,400	2,800	3,200
Total Fixed Cost		12,650	151,800	155,200	158,600
Net Profit (E) [C-D]		16,180	194,160	208,058	222,821
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	194,160	208,058	222,821
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		134,160	282,218
	Total Cash Inflow	344,160	342,218	505,039
2	Cash Outflow			
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
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	134,160	282,218	445,039

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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
Local competitors;

Pictures



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FAMILY PICTURE

