

Proposed NU Business Name : **Jalal Store**

শ্রীমতী সোনিয়া সুলতানা
এখানে ব্যবসায়িক উন্নয়নের
ও বিভিন্ন প্রকারের কসমেটিক পণ্ডা
আছে।
আমি আল মাজার
কলকাতা



Presented by –
Md. Jalal

PP Identified & prepared by
Mrs. Sonia Sultana (Chandpur Sadar Unit)
Verified by Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Jalal
Age	:	34 years (05-02-19982)
Marital status	:	married
Children	:	01 Doughter
No. of siblings:	:	5 Brother & 4Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Fajilotur nesa
(iii) Father's name	:	Mr. Abdul prodan
(iv) GB member's info	:	Branch: Narayanpur Centre # 69/m Loan no.:8572/1 Member since- 24/07/ 2006 First loan: Tk.7000 Existing loan: Tk. 80000, Outstanding: 10,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business Trade License no-130
Business Experiences and Training Info	: :	7 years
Other Own/Family Sources of Income	:	Brothers (Car Business (c.n.g + bus) and Service)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Chandpur Sadar unit , Chandpur
Mobile no		01740566372

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2006. At first she took a loan amount of 7000 Taka from Grameen Bank. NU's Father used this loan for his business inception and business development .He also increased his asset from the business income. NU's Mother Gradually increased her economic condition by using GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jalal Store
Address/ Location	:	Machuyakhal Bazar , Matlab , Chandpur .
Total Investment in BDT	:	800000
Financing	:	Self BDT 500000 (from existing business) 60% Required Investment BDT 300000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	12%
(ii) Estimated % of proposed gross profit margin		12%
(iii) Agreed grace period		02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed	Total (BDT)
<u>(i) Present stock items</u>			
Various cosmetics (lotion, oil , fresh wash, soap, body spray, detergent)	100000		
Varieties Confectionary -	70000		
Varieties Stationary -	50000		
Cold drink, ice cream, yogurt ,juice	70000		
Varieties Sandal+ Burmese	60000		
Varieties Silver items	20000		
Bkash	50000		
Flexi load	20000		
others	30000		
Furniture and Decoration	30000		
	500000		
<u>Proposed item</u>			
Varieties Cosmetics	70000		
Varieties Stationary-	30000		
Varieties Confectionary-	50000		
Cold Drink ,ice Cream-	50000		
Varieties Sandal Burmese-	50000		
Varieties Silver-	10000		
Bkash	20000		
Others	20000		
		300000	
Total Capital	500000	300000	800000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000
Less: Cost of sales (B)	5280	158400	1900800
Gross Profit (C) [C=(A-B)] 12%	720	21600	259200
Income From flexi , Bkash	200	6000	72000
Gross Profit	920	27600	331200
Less: Operating Costs			
Electricity bill		700	8400
Night Guard bill		100	1200
Entertainment		300	3600
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Employee Salary		5000	60000
Others cost		300	3600
Non Cash Item:			
Depreciation Expenses (30000*10%)		250	3000
Total Operating Cost (D)		15150	181800
Net Profit (C-D):		12450	149400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8000	240000	2880000	9000	270000	3240000	10000	300000	3600000
<i>Less: cost of sales (B)</i>	7040	211200	2534400	7920	237600	2851200	8800	264000	3168000
Gross Profit (C) [C=(A-B)]	960	28800	345600	1080	32400	388800	1200	36000	432000
Income from Bkash , Flexi load	200	6000	72000	250	7500	90000	300	9000	108000
Gross Profit	1160	34800	417600	1330	39900	478800	1500	45000	540000
<i>Less: Operating Costs</i>									
Electricity bill		700	8400		800	9600		800	9600
Shop Rent (own)									
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Salary Employee 01		5000	60000		6000	72000		6000	72000
Others		300	3600		300	3600		300	3600
Non Cash Item:									
Depreciation Expenses		250	3000		250	3000		250	3000
<i>Total Operating Cost (D)</i>		15250	183000		16350	196200		16350	196200
(Net Profit C-D) :		24550	234600		23550	282600		28650	343800
Pay back			120000			120000			120000
Retained Income:	114600			162600					223800

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	234600	282600	343800
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	-	117600	283200
	Total Cash Inflow	537600	403200	630000
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	117600	283200	510000

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and Experience

WEEKNESS

- Credit Sale
- Other opponent in same area
- Less Stock

OPPORTUNITIES

- Huge demand of various items
- Beside Main Road & Middle in the Market
- Ownership of Business
- Established his Business

THREATS

- Theft
- Fire
- Political unrest











प्राल कृषि
द्वारा

PEPSI



व्यंगम
शान्त कृपा
द्वारा

Ever Boy









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Presented at
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on 03 November, 2015



For more information
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