

Proposed NU Business Name: **JOLIL STORE**



Project identification and prepared by: Md Hafizur,
Mowna Unit, Gazipur

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL JOLIL
Age	:	01-03-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Dewaner Chala, P.O:Telihati, P.S: Shreepur, 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	:	JOLEKHA KHATUN
(iii) Father's name	:	MD ISMAIL HOSSEIN
(iv) GB member's info	:	Branch: Gaziour,Shreepur, Centre # 101(Female), Member ID: 4011, Group No: 02 Member since: 25-04-1991(25 Years) First loan: BDT 2500
Further Information:		Existing Loan: BDT 1,00,000, Outstanding loan: 84,600
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920188324
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOLEKHA KHATUN joined Grameen Bank since 25 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOLIL STORE
Location	:	Dowaner Chala, Telihati
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 1,10,000/-(from existing business) 52% Required Investment BDT 1,00,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28 ft x 12 ft = 336 square ft
Security of the shop	:	80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Groceries etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed in the future.▪The shop is own.▪Collects goods from Mowna,Chourasta,Join baazar▪Agreed grace period is 3 months.

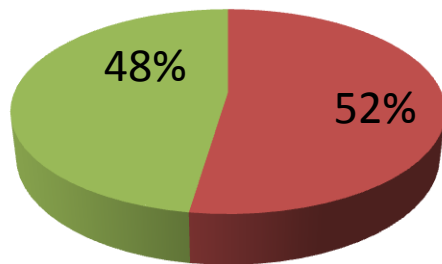
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocaries	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Grocaries	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)	525	15750	189000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		700	8400
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		400	4800
Total fixed cost (D)		7,900	94800
Net Profit (E)= [C-D]		7,850	94200

Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	7,200	18,000	25200
Pulse	5,500	16,500	22000
Sugar	4,900	9,800	14700
Soyabin oil	45,000	30,000	75000
Biscuit,chanachur,coil,soft drinks etc.	47,400	25,700	73100
	110,000	100,000	210000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 100,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocaries	5300	159000	1908000	2003400
Item				
Total Sales (A)	5300	159000	1908000	2003400
Less Variable Expense				
Grocaries	4505	135150	1621800	1702890
Item				
Total variable Expense (B)	4,505	135150	1621800	1702890
Contribution Margin (CM) [C=(A-B)	795	23850	286200	300510
Less Variable Expense				
Rent		1,000	12000	12,000
Electricity bill		700	8400	8600
Transportation		900	10,800	11,000
Salary (Self)		5000	60000	60000
Entertainment		400	4800	5000
Mobile bill		500	6000	5000
Total fixed cost (D)		8,500	102,000	101,600
Net Profit (E)= [C-D]		15350	184200	198,910
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	184,200	198,910
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		124,200
	Total Cash Inflow	284200	323110
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	124,200	263110

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





PLATINUM





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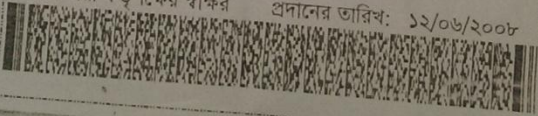
নাম: আঃ জলিল
Name: ABDUL JOLIL
পিতা: মোঃ ইসমাইল হোসেন
মাতা: জোলেখা খাতুন
Date of Birth: 01 Mar 1982

আবুল

ID NO: 3318685455819

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী পরিত্যক্ত অথবা
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: দেওয়ানের চালা, তেলীহাটি, ডাকঘর: তেলীহাটি - ১৭৪০,
শ্রীপুর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৬/২০০৮



FAMILY PICTURE

