

Proposed NU Business Name: M/S JINEYA ENTERPRISE



Project identification and prepared by: Md. Hafizur Rahman
Mawna Unit, Gazipur

Project verified by: MD. Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL JALIL
Age	:	01-02-1984(33 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Tengra, P.O: Tengra, 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	:	SAFIYA KHATUN
(iii) Father's name	:	ALALUDDIN
(iv) GB member's info	:	Branch: Tanra, Shreepur, Centre # 38(Female), Member ID: 5655, Group No: 07 Member since: (23Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 37,660
(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	:	13 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.	:	01713-500883
Mother's Contact No.	:	01988-865019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAFIYA KHATUN joined Grameen Bank since 23 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JINEYA ENTERPRISE
Location	:	Tengra Bazar
Total Investment in BDT	:	BDT 2,41,000/-
Financing	:	Self BDT 1,81,000/-(from existing business) 75% Required Investment BDT 60,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT;5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 16,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Photo copi,Lemeneting,Bikash,Load etc.▪Average Daily 1,100 gain on sale.▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

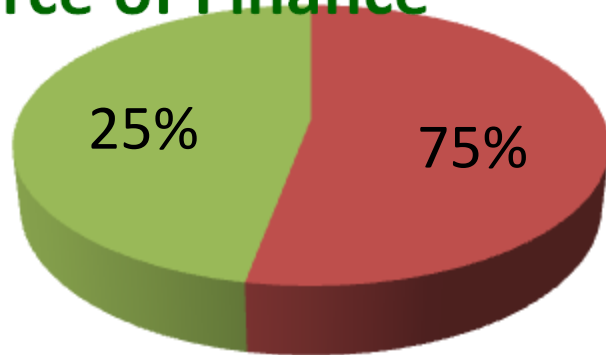
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Photo Copy,Printer,Photo etc.	7,00	21,000	2,52,000
Bkash	1,50	4,500	54,000
Flexi-load	250	7,500	90,000
Total Sales (A)	1,100	33,000	3,96,000
Less. Variable Expense			
Cost	6,00	18,000	2,16,000
Total variable Expense (B)	6,00	18,000	2,16,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Rent		9,00	10,800
Electricity Bill		7,00	8,400
Mobile Bill		3,00	3,600
Salary (self)		5,000	6,000
Transportation		3,00	3,600
Entertainment		2,00	2,400
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		7,600	91,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Photocopy Mecin (01 x 40,000)	40,000	16,000	56,000
Printer (01 x 15,000)	15,000	0	15,000
Sciner(01 x 4000)	4,000	0	4000
Camera (01 x7000)	7,000	0	7000
Sim	0	9500	9500
Paper	0	15000	15000
Lemeneting Macin(01 x 5,000)	5,000	0	5,000
Bkash,	80,000	0	80,000
Flexi-load	10,000	19500	29,500
Security	16,000	0	16,000
Others	4,000	0	4,000
Total	1,81,000	60,000	2,41,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 80,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year
Revenue (sales)				
Photo Copy,Printer,Photo etc	1300	39000	468000	491400
Bkash	200	6000	72000	75600
Flexi-load	300	9000	108000	113400
Total Sales (A)	1,800	54000	648000	680400
Less. Variable Expense				
Cost	950	28500	342000	359100
Total variable Expense (B)	950	28500	342000	359100
Contribution Margin (CM) [C=(A-B)]	850	25500	306000	321300
Less. Fixed Expense				
Rent		9,00	10,800	10,800
Electricity Bill		9,00	10,800	11,000
Transportation		5,00	6,000	6,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		3,00	3,600	3,800
Mobile Bill		5,00	6,000	6,200
Total Fixed Cost		11,100	1,33,200	1,34,300
Net Profit (E) [C-D]		14,400	1,72,800	1,87,000
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	1,72,800	1,87,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		99,140
	Total Cash Inflow	2,32,800	2,86,140
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	37660	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	1,33,660	32,000
3	Net Cash Surplus	99,140	2,50,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1Others:0
Experience & Skill : 33 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

এখানে
বিদ্যুৎ বিল
নেওয়া হয়
পেত্র মন্ত্রণালয়
আর্জেন্ট
ছবি তোলা হয়
সত্যাম্প বিল
করা হয়
লেমিনেট











FAMILY PICTURE

