

## Proposed NU Business Name: **JHUMA ENTERPRISE**



Project identification and prepared by: Hafizur Rahman,  
Mawna Unit, Gajipur

Project verified by Md. Siddiqur Rahman



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

Name	:	<b>MD JOHIRUL ISLAM</b>
Age	:	01-03-1985(32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughater
No. of siblings:	:	2 Brathers
Address	:	Vill:Singdhige P.O: Sout Barotupa, P.S: Sreepur, 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	:	<b>JULEKHA</b>
(iii) Father's name	:	<b>MD BADSHA MIA</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 25(Female), Member ID: 4280, Group No: 06 Member since: 10/07/2002(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 24,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	7 years experience in 7 running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-890441
Mother's Contact No.	:	01986-536053
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JULEKHA** joined Grameen Bank since 15 years ago. At first she took 5,000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JHUNA ENTERPRISE</b>
Location	:	Kawran bazar
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,50,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	33ft x 12 ft= 396 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Pipe Motor,G I Fiting, etc.</li><li>▪Average 20 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Mawna.</li><li>▪Agreed grace period is 3 months.</li></ul>

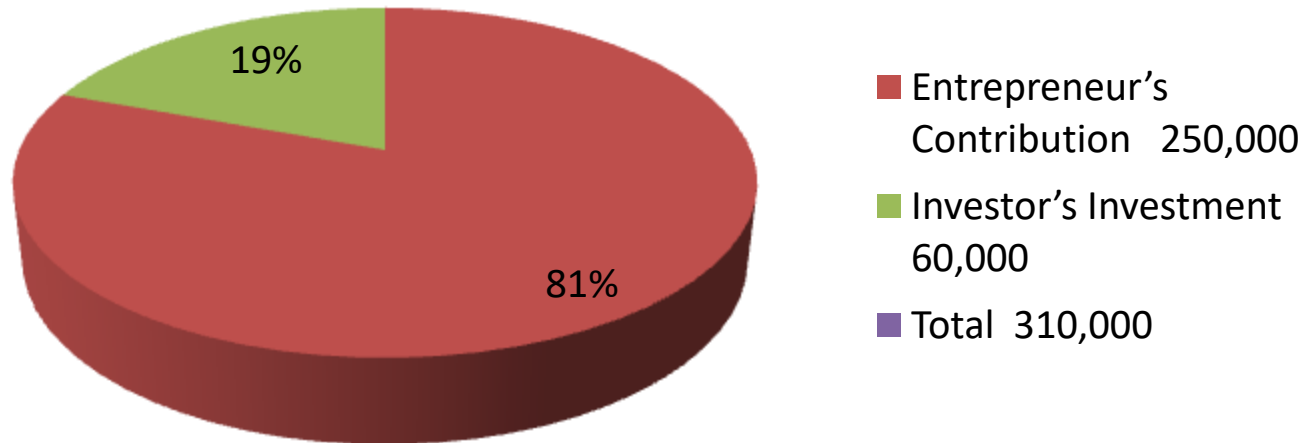
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pipe, Motor,G I Fiting etc.	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
Pipe ,Motor,G I Fiting etc.	2,240	67,200	8,06,400
<b>Total variable Expense (B)</b>	2,240	67,200	8,06,400
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,60</b>	<b>16,800</b>	<b>2,01,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		5,00	6,000
Transportation		1,000	12,00
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Guard		2,00	2,400
Generator		1,50	1,800
Mobile Bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>8,650</b>	<b>1,03,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,150</b>	<b>97,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pipe(8000x 20)	1,60,000	40,000	2,00,000
Motor (02x18000)	36,000	18,000	54,000
G I Fiting(200 x 25)	5,000		5,000
Others	19,000	2,000	21,000
Security	30,000	0	30,000
<b>Total</b>	<b>2,50,000</b>	<b>60,000</b>	<b>3,10,000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Pipe, Motor,G I Fiting etc	4500	135000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
<b>Less. Variable Expense</b>					
Pipe, Motor,G I Fiting etc	3600	108000	1296000	1360800	1428840
<b>Total variable Expense (B)</b>	3600	108000	1296000	1360800	1428840
<b>Contribution Margin (CM)</b> <b>[C=(A-B)</b>	900	27000	324000	340200	357210
<b>Less. Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electricity bill		700	8400	8800	8800
Transportation		1500	18000	18500	18500
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Entertainment		500	6000	6000	6000
Guard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobile Bill		700	8400	8600	8600
<b>Total Fixed Cost</b>		13750	165000	166100	166100
<b>Net Profit (E) [C-D)</b>		13250	159000	174100	191110
<b>Investment Payback</b>			24000	24000	24000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	159000	174100	191110
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,35,000	285100
	<b>Total Cash Inflow</b>	<b>2,19,000</b>	<b>309,100</b>	<b>476210</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,35,000</b>	<b>285100</b>	<b>452210</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

www.mymart.com



# মেসার্স বুমা এন্টারপ্রাইজ

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# FAMILY PICTURE

