

## Proposed NU Business Name: **MS JAMAL ENTERPRISE**



Project identification and prepared by: Md Mokter  
Adomdighi Unit, Bogra.

Project verified by: Md Mozaharul Islam Sarkar



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

Name	:	<b>MD. OMOR MONDOL</b>
Age	:	29-05-1993 (24 Years)
Education, till to date	:	S S C Pass
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill: Kushumbi, P.O:Adomdighi,P.S: Adomdighi , Dist: Bogra
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>MST SALMA BEGUM</b>
(iii) Father's name	:	<b>MD JAMAL UDDIN MONDOL</b>
(iv) GB member's info	:	Branch:Kushumbi, Centre # 43 (Female), Member ID: 3073, Group No: 02 Member since: 01-01-1985 (20 Years) First loan: BDT 1500/-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	06 years experience in running business.03 Own business years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-960769
Mother's Contact No.	:	01710-792443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SALMA BEGUM** joined Grameen Bank since 20 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS JAMAL ENTERPRISE</b>
Location	:	Kushumbi Bazar,Adomdighi,Bogra
Total Investment in BDT	:	BDT 2,71,000/-
Financing	:	Self BDT 2,11,000/-(from existing business) 78% Required Investment BDT 60,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft = 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sacks</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪01 will be appointed after receiving the equity money.</li><li>▪The shop is own.</li><li>▪Collects goods from Bogra, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

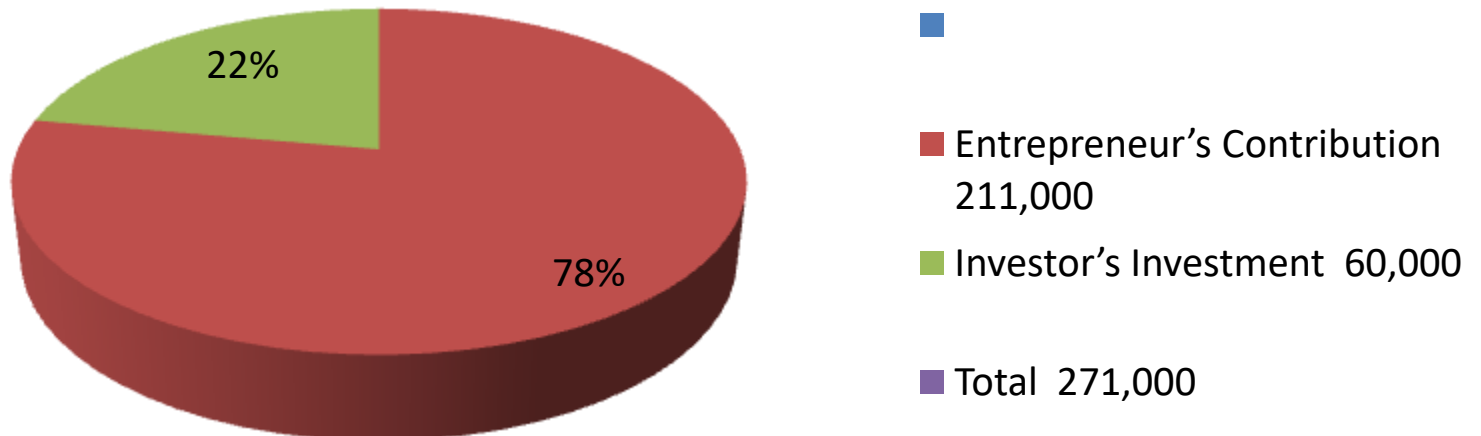
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tv, Monitor, mobile, Computer box	3,333	99,990	1,199,880
<b>Total Sales (A)</b>	<b>3,333</b>	<b>99,990</b>	<b>1,199,880</b>
<b>Less. Variable Expense</b>			
Tv, Monitor, mobile, Computer box	2,883	86,490	1,037,880
<b>Total variable Expense (B)</b>	<b>2,883</b>	<b>86,490</b>	<b>1,037,880</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		1,000	12,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		-	0
Generator		100	1,200
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tv Monitor	4	20000	80,000	3	20,000	60,000	140,000
Tv	8	6750	54,000	0	4000	0	54,000
Rice Cocker	10	1500	15,000	0	0	0	15,000
Computer box	6	2000	12,000	0	300	0	12,000
Mobile	20	1000	20,000	0	2500	0	20,000
Others	1	30000	30,000	0	0	0	30,000
Total	<b>49</b>	<b>0</b>	<b>211000</b>	<b>3</b>	<b>30800</b>	<b>60000</b>	<b>271000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Tv, Monitor, mobile, Computer box	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Tv, Monitor, mobile, Computer box	4,250	127,500	1,530,000	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		1000	12,000	12,000	12,000
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		0	0	0	-
Generator		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>	<b>90,000</b>	<b>90,000</b>
<b>Net Profit (E) [C-D)</b>		<b>15,000</b>	<b>180,000</b>	<b>193,500</b>	<b>207,675</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	180,000	193,500	207,675
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		156,000	325,500
	<b>Total Cash Inflow</b>	<b>240,000</b>	<b>349,500</b>	<b>533,175</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>156,000</b>	<b>325,500</b>	<b>509,175</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Kushumbi bazar,Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

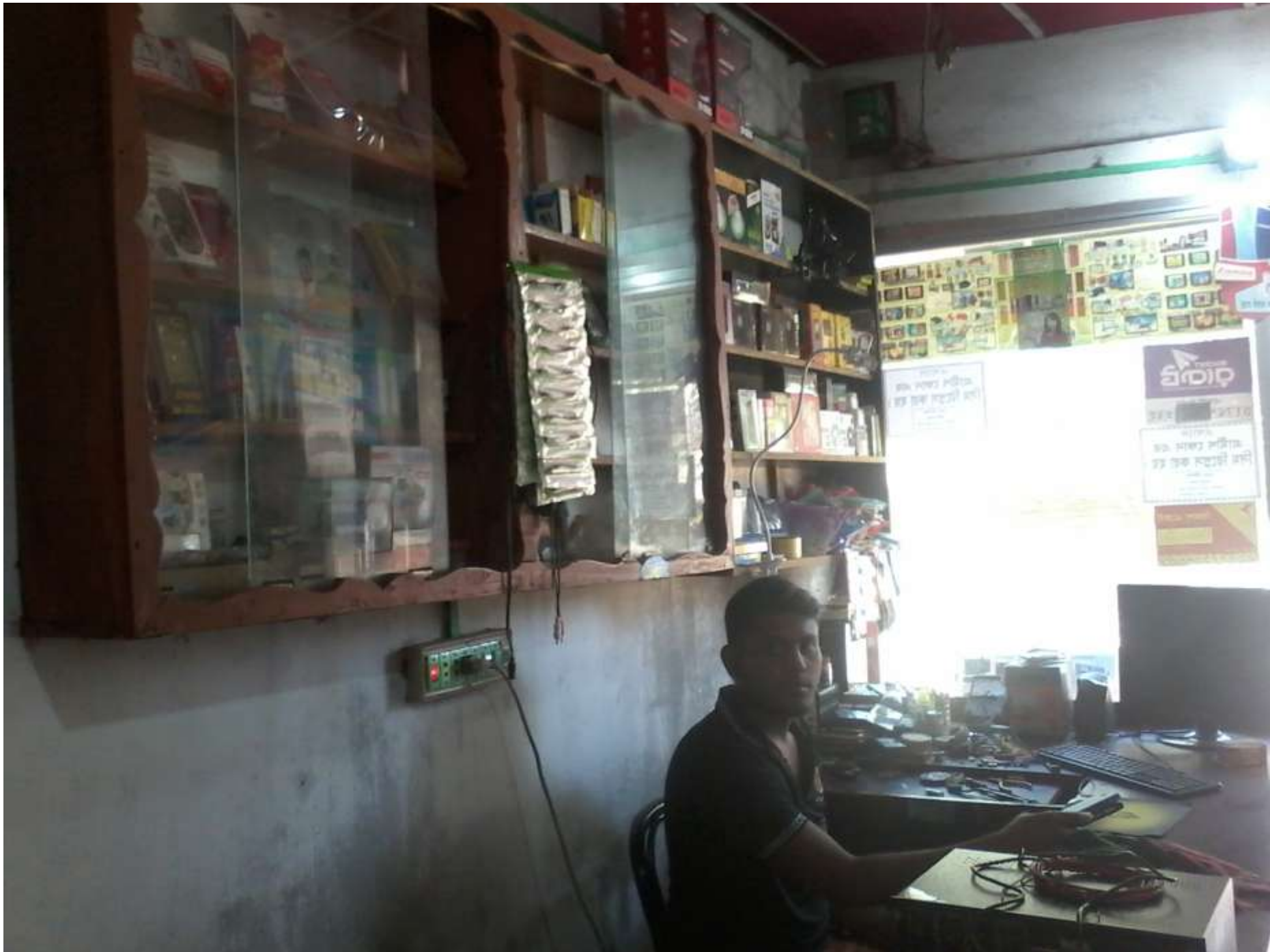
Pictures











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**জামাল এন্টারপ্রাইজ**  
 Retailer & Wholesaler: JAMUNA NOVA  
 মোঃ মোঃ ওমর, ফারুক  
 কুমিল্লা বাজার, আদমদিঘি, বগুড়া।

গ্রামীণফোন  
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প্রয়োজনে পাশে  
**বিকাশ**  
 bKash  
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**বিকাশ**  
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# FAMILY PICTURE

