

Proposed NU Business Name: **JAHIN TRADERS**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAKIR HOSEN
Age	:	16-01-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Bother
Address	:	Vill: Narhotto (Sardar Para), P.O: Narhotto Thana: Kahalu Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.JAMILA KHATUN
(iii) Father's name	:	MD. ABU JAFOR TOTA
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 38(Female), Member ID: 2353/1, Group No: 03 Member since: 17-04-1998 (12 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: BDT: Nil
(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	:	01 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	TV Cable & Fish Business BDT:120,000 (Per Year)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-703707
Mother's Contact No.	:	01978-703707
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.JAMILA KHATUN joined Grameen Bank since 19 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHIN TREDARS
Location	:	Dorgarhat, Kahalu, Bogra
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gas Slinder ,Plastic & Still Item etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be <i>appointed</i> in the future.▪Collects goods from Bogra▪Agreed grace period is 3 months.

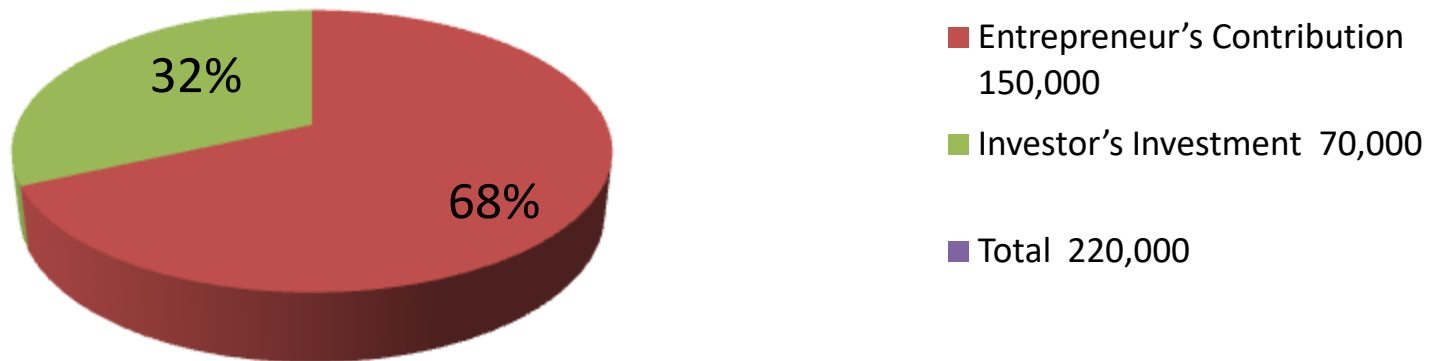
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Plastic & Still Item	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Plastic & Still Item	3,000	90000	1080000
Total variable Expense (B)	3,000	90000	1080000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000
Less Variable Expense			
Rent		800	9600
Electricity bill		400	4800
Transportation		2000	24000
Salary (self)		5,000	60000
Guard		400	4800
Salary (staf)		8,000	96000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		17,400	208800
Net Profit (E)= [C-D]		12,600	151200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gas Slinder	20	2,350	47,000	10	2,350	23500	70,500
Box Still	2	3,000	6,000	10	2,700	27000	33,000
Daining Table	3	2,700	8,100	0	0	0	8,100
Alna	7	1,500	10,500	0	0	0	10,500
Plastic Item	200	200	40,000	200	100	20000	60,000
Still Item	100	100	10,000	0	0	0	10,000
Others	100	84	8,400	0	0	0	8,400
Security	1	20,000	20,000	0	0	0	20,000
Total	433		150,000	220	0	70,000	220000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Plastic & Still Item	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense		0	0	0	0
Plastic & Still Item	4,500	135000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)]	1,500	45000	540000	567000	595350
Less Variable Expense			0	0	0
Rent		800	9600	10080	10584
Electricity bill		500	6000	6300	6615
Transportation		2500	30000	31500	33075
Salary (self)		5000	60000	63000	66150
Salary(Staff)		13,000	156000	163800	171990
Guard		400	4800	5040	5292
Entertainment		800	9600	10080	10584
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		23,500	282000	296100	310905
Net Profit (E)= [C-D]		21,500	258000	270900	284445
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	258000	270900	284445
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		230,000	472,900
	Total Cash Inflow	328,000	500900	757345
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	230,000	472900	729345

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 02 Others: 0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dorgarhat, Kahalu, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

