

Proposed NU Business Name: **JONOTA BODING AND FOME BETHAN**



Project identification and prepared by: Md. Romendronarh
Howlader
Sonagazi Unit, Feni
Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALAM
Age	:	17-02-1985 (32 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Sener Khil, P.O: Kazir Hat, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE.BIBI HAJARA
(iii) Father's name	:	ABDUL SATTAR
(iv) GB member's info	:	Branch: Moholkandi Sonagazi, Centre # 22 (Female), Member ID: 2242, Group No: 04 Member since :28-03-1996/2002 (06Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :-
(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	:	15 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Electric,thai Glass
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-055532
Mother's Contact No.	:	01822-480870
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.BIBI HAJARA joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONOTA BODING AND FOME BETHAN
Location	:	Bokther Munshi Bazar, High School Get, Sonagazi, Feni.
Total Investment in BDT	:	BDT 6,70,000/-
Financing	:	Self BDT 6,20,000/-(from existing business) 93% Required Investment BDT 50,000/-(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 9 ft= 126 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing two employees.▪Collects goods from Feni.▪Average 20 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

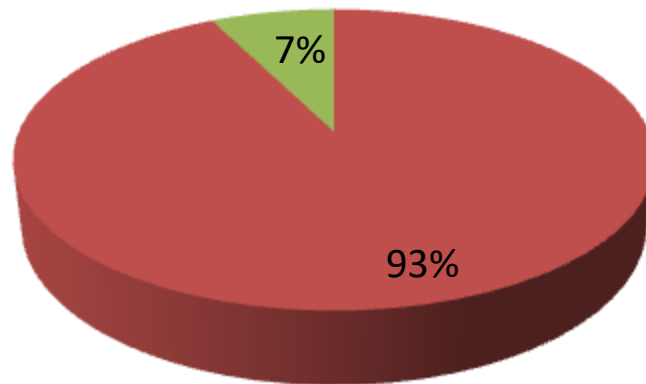
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
,Blanket pillow,Jagim,Bed Sheet,Cotton ETC	4900	147000	1764000
Total Sales(A)	4900	147000	1764000
Less Variable Expense (B)			0
Combole,Pillow,Jagim,Bed Sheet,Cotton ETC	3675	110250	1323000
Total Variable Expense	3675	110250	1323000
Contributon Margin (CM) [C=(A-B)]	1225	36750	441000
Less Fixed Expense			
Rent		3200	38400
Electric Bill		1000	12000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Intertainment		400	4800
Mobil Bill		500	6000
Total Fixed Cost (D)		32100	385200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Blanket	40	2500	100000			0	100000
Pillow	30	400	12000	80	400	32000	44000
Jagim	10	5000	50000			0	50000
Bed Sheet	20	600	12000	30	600	18000	30000
Security			420000			0	420000
Others			26000			0	26000
	100	8500	620000	110	1000	50000	670000

Source of Finance



- Entrepreneur's Contribution 620,000
- Investor's Investment 50,000
- Total 670,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Blanket,Pillow,Jagim,Bed Sheet,Cotton ETC	5400	162000	1944000	2041200	2143260
Total Sales(A)	5400	162000	1944000	2041200	2143260
Less Variable Expense (B)					
Blanket,Pillow,Jagim,Bed Sheet,Cotton ETC	4050	121500	1458000	1530900	1607445
Total Variable Expense	4050	121500	1458000	1530900	1607445
Contributon Margin (CM) [C=(A-B)]	1350	40500	486000	510300	535815
Less Fixed Expense					
Rent		3200	38400	38400	38400
Electric Bill		1000	12000	12300	12600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		400	4800	4800	4800
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		32100	385200	386800	388460
Net Profit (E)= [C-D]		8400	100800	105840	111132
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80800	166640
	Total Cash Inflow	150,800	186,640	277,772
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	166,640	257,772

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







জনতা বোর্ডিং এন্ড ফোম বিতান

মোট-মোট ব্যবসায়িক স্থানের (বিজ্ঞান)
নোংরা: 01813-055532
সব ধরনের শীত, শেঠি, শেঠি, শেঠি
বাজারস্থান: বাজার, কুল, শেঠি
সোপানাসহ, শেঠি
স্বাস্থ্য স্থান: 01822-480870
নং: 01012-523964



FAMILY PICTURE



FAMILY PICTURE