

Proposed NU Business Name: **JONONI SERVICE CENTER**



Project identification and prepared by: Mafuzur
Rahaman, Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALOMGIR HOSSEN
Age	:	03/02/1984 (34Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	5 Brothers & 4 Sisters
Address	:	Vill: Pathan tek P.O: Bormi, 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	:	MST.KORIMON NESA
(iii) Father's name	:	LATE.MOTALEB
(iv) GB member's info	:	Branch: Bormi,Sreepur Centre # 48 /m), Member ID: 7808/1, Group No: 05 Member since: 2000-2015(15 Years) First Loan: BDT 5,000 /-, Last Loan: BDT 20,000/-, Outstanding Loan: Nil
Further Information:		
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-189803
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.KORIMON NESHA joined with Grameen Bank for 15 years. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

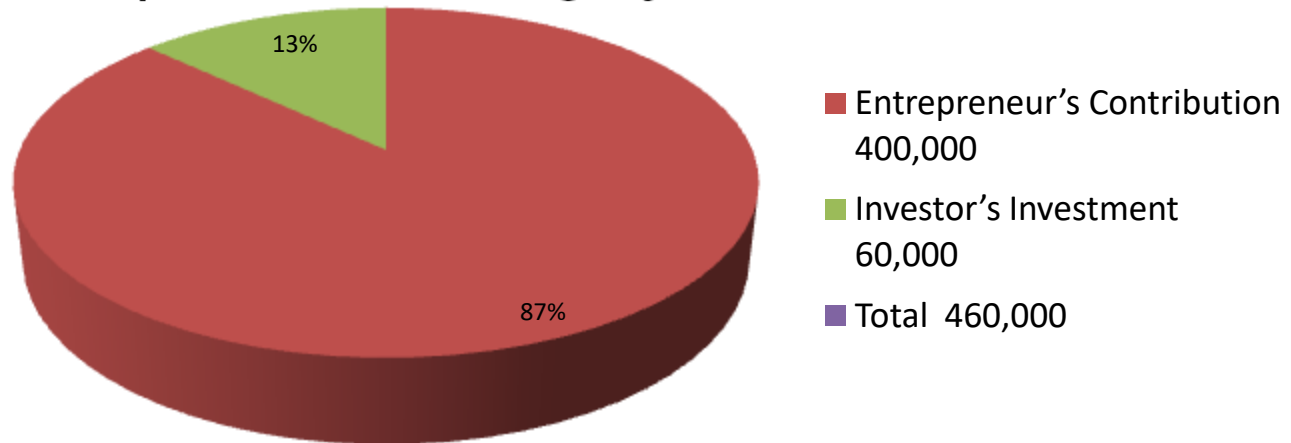
Business Name	:	JONONI SERVICE CENTER
Location	:	Romni Bazar, Gazipur
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 400,000/- (from existing business) 89% Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: desel, Patrol,octen,etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Rajabari, Sreepur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Partol,Disel,Octen,Mobil,Bkash ETC	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Partol,Disel,Octen,Mobil,Bkash ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		5300	63600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Partol	10	3500	35000	50	1,200	60,000	95000
						0	30,000
Octen	4	12000	10000			0	10,000
Bkash			250000			0	250,000
Mobil	3	5000	15000			0	15,000
others			15,000			0	15,000
security			75,000			0	75,000
			0			0	0
			0			0	0
			0			0	0
	22	31000	400,000	50	1,200	60,000	460,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Partol,Disel,Octen,Mobil,Bkash ETC	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8200	98400	99400	100430
Net Profit (E)= [C-D]		9050	108600	114030	119732
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	108,600	114030	119731.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84600	174630
	Total Cash Inflow	168,600	198,630	294,362
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	84,600	174,630	270,362

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 04 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





