

Proposed NU Business Name:

**JUEL ENTERPRISE**



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

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>JOWEL</b>
Age	:	13/01/1989 ( 28 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 Sons , 01 Daughter
No. of siblings:	:	1 Brother & 0 2Sisters
Address	:	Vill: Maijpara, 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	:	<b>JAMELA KHATUN</b>
(iii) Father's name	:	<b>NUR MOHAMMAD</b>
(iv) GB member's info	:	Branch: Bormi , Sreepur, Centre # 44/m Member ID: 1865/1, Group No: 03 Member since: 2004-2013( 9 Years) First Loan: BDT 5,000 /-, Last Loan: BDT 25,000/-, Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Yes
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-219725
Family's Contact No.	:	01713-662485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. JAMELA KHATUN** joined with Grameen Bank for 09 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

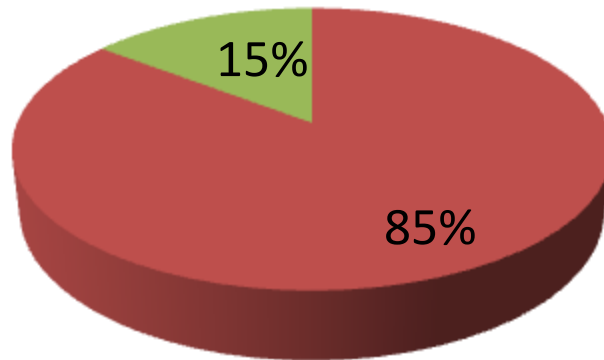
Business Name	:	<b>JUEL ENTERPRISE</b>
Location	:	Gazipur
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 350,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Toshok, Lep,Piono etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing 03 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajabari, Sreepur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Plastic bag, Jute Bag	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Plastic bag, Jute Bag	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1500	18000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
							0
Plistic Bag	1000	150	150,000	400	150	60,000	210,000
Jute Bag	1000	200	200,000			0	200,000
			0			0	0
	2000	350	350,000			60,000	410000

### Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 60,000
- Total 410,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Plastic bag, Jute Bag</b>	2200	66000	792000	831600	873180
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>	<b>831600</b>	<b>873180</b>
<b>Less Variable Expense (B)</b>					
<b>Plastic bag, Jute Bag</b>	<b>1650</b>	<b>49500</b>	<b>594000</b>	623700	<b>654885</b>
<b>Total Variable Expense</b>	<b>1650</b>	<b>49500</b>	<b>594000</b>	<b>623700</b>	<b>654885</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16500</b>	<b>198000</b>	<b>207900</b>	<b>218295</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>	<b>155700</b>	<b>948645</b>
<b>Net Profit (E)= [C-D]</b>		<b>8900</b>	<b>106800</b>	<b>112140</b>	<b>117747</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</b>	<b>36,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70800	146940
	<b>Total Cash Inflow</b>	<b>166,800</b>	<b>182,940</b>	<b>264,687</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,800</b>	<b>146,940</b>	<b>228,687</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 10 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





# FAMILY PICTURE

