

## Proposed NU Business Name: JONONI TIMBERS & TREDERS



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Project verified by: Md: Hafizur Rahman



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

Name	:	<b>G M ZAHIDUL ISLAM</b>
Age	:	15-11-1989(29 Years)
Education, till to date	:	BA
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Damodor P.O:Damodor P.S: Fultola Dist:Khulna
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>RAHIMA BEGUM</b>
(iii) Father's name	:	<b>LET: USMAN GAZI</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 30(Female), Member ID: 3464, Group No: 08 Member since: 10-04-2011 (08Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 1,20,000 Outstanding loan: Nill.
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-672319
Family's Contact No.	:	01911-089057
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA BEGUM** Joined Grameen Bank Since 08 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JONONI TIMBERS &amp; TREDERS</b>
Location	:	Vatpara Road Bezer danga bazar,fultola
Total Investment in BDT	:	BD : 3,20,000
Financing	:	Self BDT 2,50,000(from existing business) 78% Required Investment BDT 70,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 25ft= 500 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes;Khat,Alna,Mikshef,Owerdrop,desin tabale etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 02 Employee. After getting equity fund No employee will be appointed</li> <li>▪The Pond is Rented.</li> <li>▪Collects goods from Khulna,Jessor.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

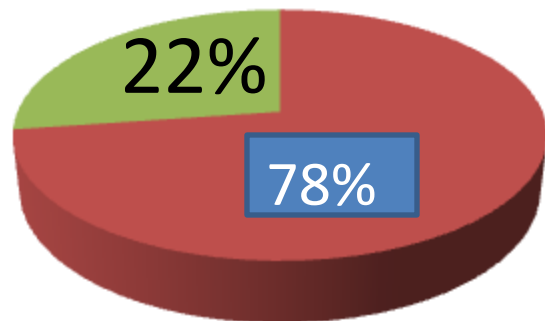
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,Alna,Mikshef,Owerdrop,desin tabale etc.	5,500	165,000	1,980,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>
<b>Less. Variable Expense</b>			
Khat,Alna,Mikshef,Owerdrop,desin tabale etc.	4,400	132,000	1,584,000
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,300	15,600
Electricity Bill		500	6,000
Transportation		2,500	30,000
Salary (self)		5000	60,000
Salary (staff)		10000	120,000
Entertainment		200	2,400
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>20,000</b>	<b>240,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,000</b>	<b>156,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Khat SS	5	9000	45000	Khat SS	0	0	30000	75,000
Alna	5	3000	15000	Alna	0	0	10000	25,000
Mitshep	4	3500	14000	Mitshep	0	0	10000	24,000
Wardrop	5	8000	40000	Wardrop	0	0	20000	60,000
Desin Table	6	4000	24000		0	0	0	24,000
Walsocketj	3	9000	27000		0	0	0	27,000
Sukej	3	8000	24000				0	24,000
Others	0	0	11000				0	11,000
Securite	0		50000		0	0	0	50,000
								0
<b>Total</b>			<b>250,000</b>				<b>70,000</b>	<b>320,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**250,000**  
**Investor Investment:70,000**  
**Total Investment:3,20,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Khat,Alna,Mikshef,Owerdrop,desin tabale etc.	7,800	234,000	2,808,000	2,948,400
<b>Total Sales (A)</b>	<b>7,800</b>	<b>234,000</b>	<b>2,808,000</b>	<b>2,948,400</b>
Less. Variable Expense				
Khat,Alna,Mikshef,Owerdrop,desin tabale etc.	6,240	187,200	2,246,400	2,358,720
<b>Total variable Expense (B)</b>	<b>6,240</b>	<b>187,200</b>	<b>2,246,400</b>	<b>2,358,720</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,560</b>	<b>46,800</b>	<b>561,600</b>	<b>589,680</b>
Less. Fixed Expense				
Rent		1,300	15,600	15,600
Electricity Bill		1000	12,000	12,600
Transportation		3,200	38,400	40,320
Salary (self)		5,000	60,000	60,000
Salary (staff)		10,000	120,000	126,000
Entertainment		400	4,800	5,040
Mobile Bill		700	8,400	8,400
Non Cash Item				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>21,600</b>	<b>259,200</b>	<b>267,960</b>
<b>Net Profit (E) [C-D]</b>		<b>25,200</b>	<b>302,400</b>	<b>321,720</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	302,400	321,720
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		260,400
	<b>Total Cash Inflow</b>	<b>372,400</b>	<b>582,120</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	0	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>260,400</b>	<b>540,120</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 05 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

