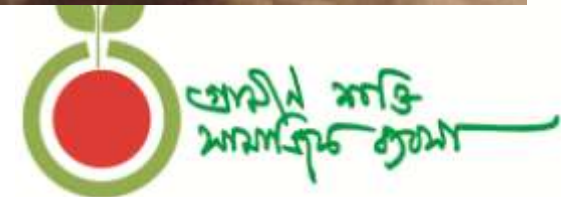


Proposed NU Business Name: **M/S JAHANGIR ENTERPRISE**



Project identification and prepared by: Md. Answar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIRUL ISLAM
Age	:	01-03-1991(27 Years)
Education, till to date	:	Taxtile Daploma
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brother and 01 Sister
Address	:	Vill: Chakondo,P.O :Beloteha, P.S:Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAJEDA BEGUM
(iii) Father's name	:	SOHRAB ALI
(iv) GB member's info	:	Branch: Vaighat, Centre # 10(Male), Member ID: 3538/1, Group No: 05 Member since: 25-07-2016 (07Years) First loan: 20,000 taka. Existing loan: 45,000 taka Outstanding loan: 29,160 taka
Further Information:		
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-050913
Mother's Contact No.	:	01764-614180
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAJEDA BEGUM joined Grameen Bank since 07 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

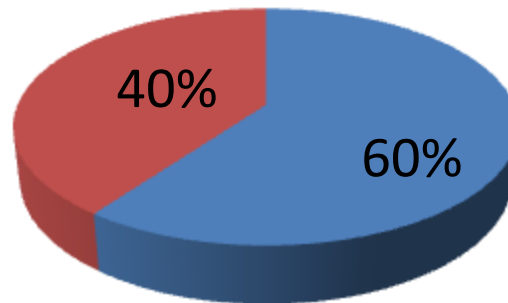
Business Name	:	M/S JAHANGIR ENTERPRISE
Location	:	Narela road,vhighat bazar, Dhanabari,Tangail.
Total Investment in BDT	:	BDT :150,000/-
Financing	:	Self BDT 90,000(from existing business) 60% Required Investment BDT 60,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice vosi,baypo etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhopur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
rice,vosi,kora,baypo,others	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
rice,vosi,kora,baypo,others	5400	162000	1944000
Total Variable Expense	5400	162000	1944000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		900	10800
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7950	95400
Net Profit (E)= [C-D]		10050	120600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
vosi(thin)	10	1400	14000	vosi purchase	20	1400	28,000	42,000
vosi(mota)	10	1000	10000	rice purchase	10	2400	24,000	34,000
rice	10	2400	24000	khoth purchase	5	1400	7,000	31,000
kora	15	600	9000	vosi mota	1	1000	1,000	10,000
khoth	5	1400	7000				0	7,000
baypo	1	1200	1200				0	1,200
ancor khoth	30	40	1200				0	1,200
			0		0	0	0	0
	0		0				0	0
Others			3600	Others		0	0	3,600
Security of Shop			20000					20,000
Machinaries								0
Total			90,000				60,000	150,000



- Entrepreneur's contribution 90000
- Investor's Investment 60000
- Total 150000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
rice,vosi,kora,baypo,others	7000	210000	2520000	2646000
Total Sales(A)	7000	210000	2520000	2646000
Less Variable Expense (B)				
rice,vosi,kora,baypo,others	5600	168000	2016000	2116800
Total Variable Expense	5600	168000	2016000	2116800
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000	529200
Less Fixed Expense				
Rent		900	10800	10800
Electric Bill		300	3600	43200
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Guard		150	1800	1800
Generator		0	0	0
Mobile Bill		300	3600	0
Total Fixed Cost (D)		7950	95400	132000
Net Profit (E)= [C-D]		34050	408600	429030
Investment Pay Back			36,000	36,000

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	408,600	429030	450481.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		372600	765630
	Total Cash Inflow	468,600	801,630	1,216,112
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)	36000	36000	36000
	Total Cash Outflow	96,000	36,000	36,000
3	Net Cash Surplus	372,600	765,630	1,180,112

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Norela road,vhaighat
bazar,dhanabari,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

