

# JOSNA ENTERPRISE



Project identification and prepared by: Shahabuddin, Ashulia Unit

Project verified by: Md. Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MD MOFIZUR RAHMAN</b>
Age	:	23-10-1980 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	Two Brothers & One Sister
Present Address		Vill: South Rajashon, P.O: Rajashon, P.S: Savar, Dist: Dhaka.
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>MOST. HAJERA BIBI</b>
(iii) Father's name	:	<b>MD SIDDIQUR RAHMAN</b>
(iv) GB member's info	:	Branch: Birulia, Centre # 36 (Female), Member ID: 4015, Group No: 01 Member since: 10-11-2004 (10 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 1,00,000, Outstanding loan: BDT 77,760
(v) Who pays GB loan installment	:	Younger brother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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	:	Ten years experience in running business. He has training.
Other Own/Family Sources of Income	:	Younger brother's income (Centering Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736245924
Mother Contact No.	:	01916707305
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Most. Hajera Bibi is a member of Grameen Bank since 10 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in building house, buying cow and younger son's centering business. She brought a change in their life by getting and properly utilizing loan from GB.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOSNA ENTERPRISE</b>
Location	:	South Rajashon, Savar, Dhaka.
Total Investment in BDT	:	6,00,000 taka
Financing	:	Self BDT 3,50,000 (from existing business) 58% Required Investment BDT 2,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	10,000 Taka
Proposed Salary	:	12,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in supplying bamboo, wood and plane sheet for centering in the purpose of making buildings.</li><li>▪The business is operating by entrepreneur. Existing two employee 4 labours.</li><li>▪After getting equity four labours will be appointed.</li><li>▪Collects goods from Noyabazar, Savar, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

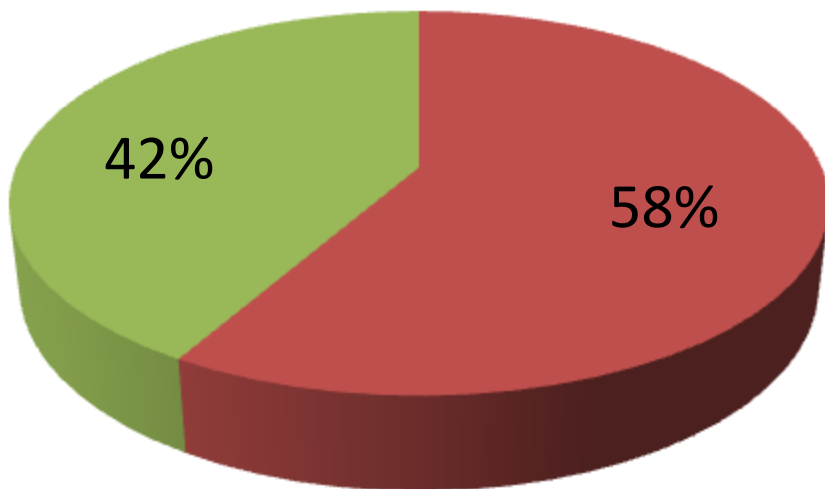
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Rent from Supplying bamboo, wood, plane sheet	120,000	1,440,000
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>		
Rent from Supplying bamboo, wood, plane sheet	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,500	18,000
Electricity Bill	200	2,400
Mobile Bill	1,000	12,000
Entertainment	500	6,000
Transportation	40,000	480,000
Labour & Staff	45,000	540,000
Salary (self)	10,000	120,000
<b>Non cash</b>		
Depreciation (Bamboo)	5,583	67,000
Depreciation (Wood)	1,389	16,667
Depreciation (Plane Sheet)	208	2,500
<b>Total fixed Cost (D)</b>	<b>105,381</b>	<b>1,178,400</b>
<b>Net Profit (E) [C-D]</b>	<b>14,619</b>	<b>261,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bamboo (5000x40)	2,00,000	1,20,000	3,20,000
Wood (500cft x 100)	50,000	80,000	1,30,000
Plane Sheet	50,000	50,000	1,00,000
Security	50,000	-	50,000
<b>Total</b>	<b>3,50,000</b>	<b>2,50,000</b>	<b>6,00,000</b>

## Source of Finance



■ Entrepreneur's Contribution 350,000

■ Investor's Investment 250,000

■ Total 600,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>				
Rent from Supplying bamboo, wood, plane sheet	200,000	2,400,000	2,520,000	2,646,000
<b>Total Sales (A)</b>	<b>200,000</b>	<b>2,400,000</b>	<b>2,520,000</b>	<b>2,646,000</b>
<b>Less. Variable Expense</b>				
Rent from Supplying bamboo, wood, plane sheet	0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>200,000</b>	<b>2,400,000</b>	<b>2,520,000</b>	<b>2,646,000</b>
<b>Less. Fixed Expense</b>				
Rent	1,500	18,000	18,000	18,000
Electricity Bill	200	2,400	2,520	2,646
Mobile Bill	1,500	18,000	18,900	19,845
Transportation	70,000	840,000	882,000	926,100
Labour & Staff	75,000	900,000	945,000	992,250
Entertainment	1,000	12,000	12,600	13,230
Salary (self)	12,000	144,000	151,200	158,760
<b>Non Cash Item</b>				
Depreciation (Bamboo)	8,889	106,667	112,000	117,600
Depreciation (Wood)	3,611	43,333	45,500	47,775
Depreciation (Plane Sheet)	417	5,000	5,250	5,513
<b>Total Fixed Cost</b>	<b>174,117</b>	<b>2,089,400</b>	<b>2,193,870</b>	<b>2,303,563</b>
<b>Net Profit (E) [C-D)</b>	<b>25,883</b>	<b>310,600</b>	<b>326,130</b>	<b>342,437</b>
<b>Investment Payback</b>		<b>100,000</b>	<b>100,000</b>	<b>100,000</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	250,000		
1.2	Net Profit	310,600	326,130	342,437
1.3	Depreciation (Non cash item)	106,667	112,000	117,600
1.4	Opening Balance of Cash Surplus		317,267	655,397
	<b>Total Cash Inflow</b>	<b>667,267</b>	<b>755,397</b>	<b>1,115,433</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>317,267</b>	<b>655,397</b>	<b>1,015,433</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 Years  
Quality cloth & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

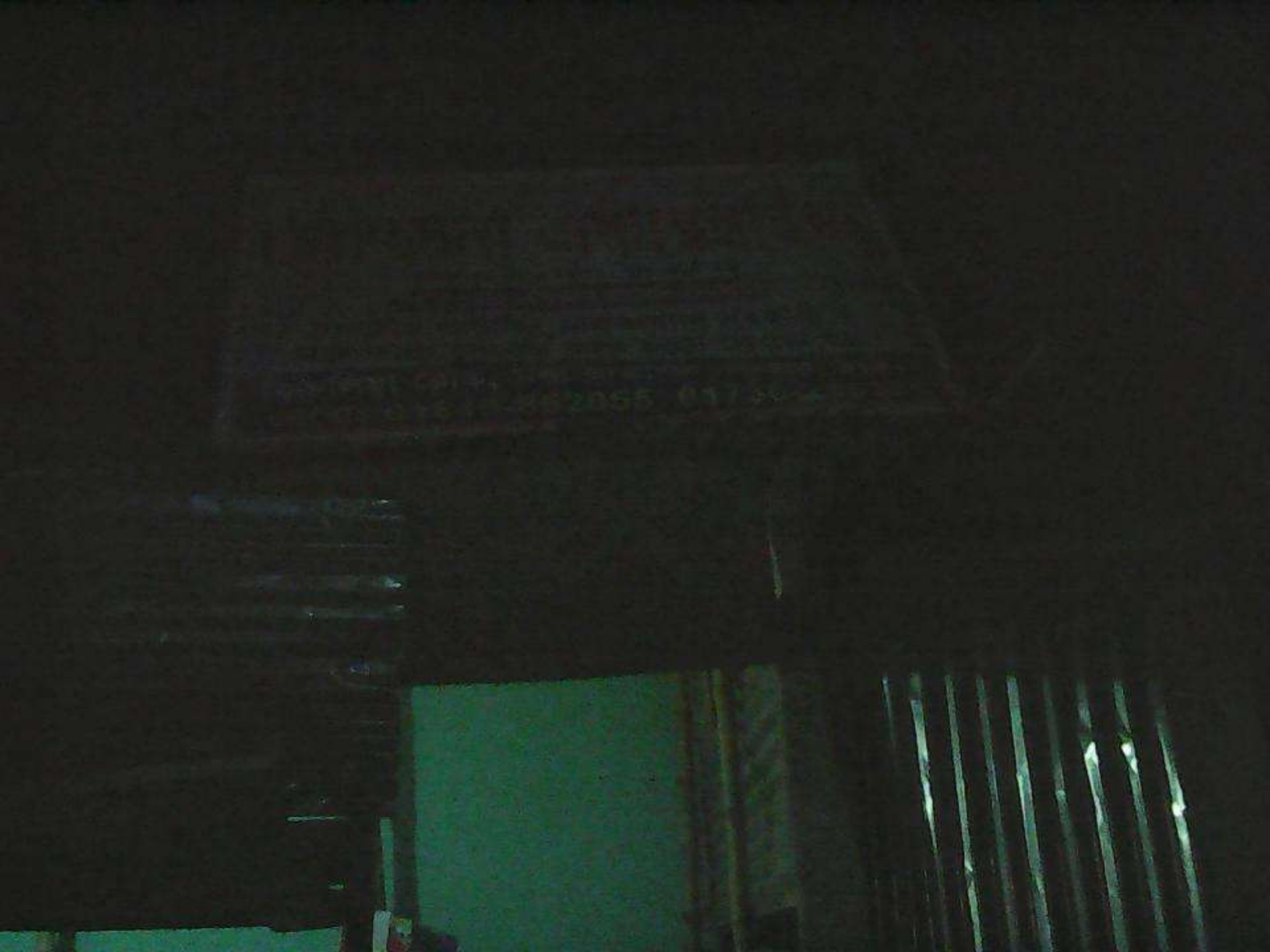
Theft  
Fire  
Political unrest  
Local competitors;

Pictures























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# FAMILY PICTURE

