

Proposed NU Business Name: **JAKARIA ENTERPRISE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAKARIA SORKAR
Age	:	27-03-1988(27 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: Dhokrakul, P.O: Dhopapara, P.S: Puthia .Dist: Rajshahi.
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. RASEDA
(iii) Father's name	:	MD. MOJAHAR SORKAR
(iv) GB member's info	:	Branch: Shilmaria, Centre # 89(Female), Member ID: 2353, Group No: 02 Member since: 13-05-1996 (19 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 150,000, Outstanding loan: 34,500
(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	:	15 years experience in running business. He has 02 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-468948
Sister son's Contact No.	:	01758-135855
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASEDA joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAKARIA ENTERPRISE
Location	:	Bashupara bajar, Dhoprakul, Puthai , Rajshahi.
Total Investment in BDT	:	BDT 163,000 /-
Financing	:	Self BDT 83,000 /-(from existing business) 51% Required Investment BDT 80,000 /-(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	07 ft x 15 ft= 105 square ft
Security of the shop	:	BDT 10,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Motorcycle parts .▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing one employees.▪The shop is rent.▪Agreed grace period is 3 months.

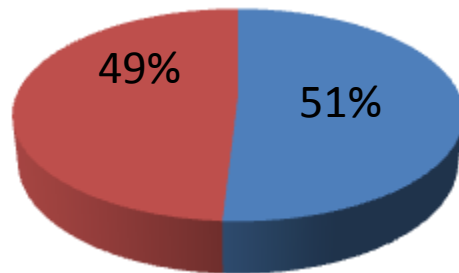
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Motorcycle parts	5,000	150,000	1800,000
Servicing Income	300	9,000	108,000
Total Sales (A)	5,000	150,000	1800,000
Less. Variable Expense			
Motorcycle parts	4,500	135,000	1620,000
Servicing Income	300	9,000	108,000
Total variable Expense (B)	4,500	135,000	1620,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Guard		240	2,880
Entertainment		500	6,000
Transportation		500	6,000
Bank Charge		100	1,200
Total fixed Cost (D)		11,840	142,080
Net Profit (E) [C-D]		12,160	145,920

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil (50x400)	20,000	40,000	60,000
Luggage Mobil (150x170)	22,500		22,500
Petrol (50x86)	4,300		4,300
Octane(35x90)	3,150		3,150
Headlight(4x220)	880		880
Bulb (7x240)	1,680		1,680
Tube (15x200)	3,000		3,000
Tire (5x1,500)	7,500		7,500
Electronics	5,000	20,000	25,000
Motorcycle Parts	15,000	20,000	35,000
Total	83,000	80,000	163,000

Source of Finance



■ Entrepreneur's Contribution 83,000

■ Investor's Investment 80,000

■ Total 163,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Motorcycle parts	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Motorcycle parts	5,400	162,000	1944,000	2041,200
Total variable Expense (B)	5,400	162,000	1944,000	2041,200
Motorcycle Servicing Income	300	9,000	108,000	113,400
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		600	7,200	7,560
Mobile Bill		400	4,800	5,040
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Guard		240	2,880	2,880
Entertainment		700	8,400	8,820
Transportation		700	8,400	8,820
Bank Charge		100	1,200	1,200
Total Fixed Cost		12,540	150,480	151,920
Net Profit (E) [C-D]		14,460	173,520	188,280
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	173,520	188,280
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		125,520
	Total Cash Inflow	253,520	313,800
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	125,520	265,800

SWOT ANALYSIS

STRENGTH

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



Mobil Super 4T
Total 12 Liters
Mobil Super 4T
Total 12 Liters

Mobil

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