Proposed NU Business Name: JONAKI ENTERPRISE



Project identification and prepared by: Md Hafizur Rahman, Mowna Unit, Gazipur

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD AZAHAR FAKIR			
Age	:	07-01-1985 (31 Years)			
Education, till to date	:	HSC			
Marital status	•	Married			
Children	:	Nil			
No. of siblings:	:	3 Brothers 2 Sisters			
Address	:	Vill: Keowa Pa Kha, P.O: Sreepur Pourashava, P.S: Sreepur, Dist: Gazipur			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father MALEKA KHATUN ABUL HOSSAIN Branch: Maowna Sreepur, Centre # 02 (Female), Member ID: 1826, Group No: 03 Member since:10-07-1998 (09 Years) First loan: BDT 2000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 10000, Outstanding loan: Nil Father No No 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	:	05 years experience in running business. Own business 05 Years
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-378209
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Mowna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA KHATUN joined Grameen Bank since 09 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed	Nobin	Udvokta	Business	Info
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Business Name	:	JONAKI ENTERPRISE		
Location	:	Mowna Chourasta		
Total Investment in BDT	•	BDT 250,000/-		
Financing	:	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	•	BDT 5,000/-		
Size of shop	•	12 ft x 12 ft = 144 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Chicken Feed, Bran, Maize, Wheat, Particle, etc Average 15% gain on sale. The business is operating by entrepreneur. Existing 01 employee. One will be appointed after getting equity money. The shop is own. Collects goods from Local Bormi, Bhaluka Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Chicken Feed, Bran, Maize, Wheat, Particle, etc	5600	168000	2016000
Total Sales (A)	5600	168000	2016000
Less Variable Expense			
Chicken Feed, Bran, Maize, Wheat, Particle, etc	4760	142800	1713600
Total variable Expense (B)	4,760	142800	1713600
Contribution Margin (CM) [C=(A-B)	840	25200	302400
Less Variable Expense			
Electricity bill		800	9600
Transportation		6,000	72000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		500	6000
generator		500	6000
Mobile bill		400	4800
Total fixed cost (D)		16,000	192000
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown							
	Exi	sting		Proposed			
Particulars	Particulars Qty. Unit Price Amount Qty Unit Price					Amount	Proposed
			(BDT)			(BDT)	Total
Chicken feed	30	2150	64,500	20	2,150	43,000	107,500
Roughage	20	1180	23,600	10	1180	11,800	35,400
Rice particle	30	1300	39,000	20	1300	26,000	65,000
Wheat	10	1300	13,000	10	1300	13,000	26,000
Maize	0	0	9,900	0	0	6,200	16,100
Total	90	0	150,000	60	0	100,000	250,000

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Chicken Feed, Bran, Maize, Wheat, Particle, etc	8400	252000	3024000	3175200	
Total Sales (A)	8400	252000	3024000	3175200	
Less Variable Expense					
Chicken Feed, Bran, Maize, Wheat, Particle, etc	7140	214200	2570400	2698920	
Total variable Expense (B)	7,140	214200	2570400	2698920	
Contribution Margin (CM) [C=(A-B)	1,260	37800	453600	476280	
Less Variable Expense					
Electricity bill		1000	12000	12400	
Transportation		6,500	78,000	79,000	
Salary (self)		5000	60000	60000	
Salary(Staff)		6000	72000	72000	
Entertainment		300	3600	3600	
Guard		500	6000	6000	
Generator		500	6000	6000	
Mobile bill		600	7200	7400	
Total fixed cost (D)		19,900	238,800	240,400	
Net Profit (E)= [C-D]		17900	214800	235,880	
Investment Payback			60,000	60,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		5,400
	Total Cash Inflow	165400	74070
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	5,400	14070

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



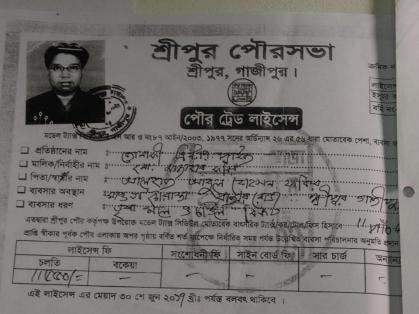


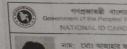




প্রভাগ্রথ পর

पर बार्य सवायन करा यारिएकि ट व्यायुक्त त्राप्त्रत प्राप्तः त्रायः त्रायः व्यी पूर्व, आजी पूर्व, हिन्नि आउन त्रीष्ठ ०० म् इम्प्र विष्य विषय म् अक्षेत्र हामाता होहीरह दे नक्षर व्याधित अपनं टाउंट (धन । एप रमा মেনদেন কর্তন। তিনি মামীন Bolog ,







Name: Md Azaha পিতা: আবুল হোসেন মাতা : মালেকা খাতুৰ Date of Birth: 07 ID NO: 33286

এই কাউটি পশশুলাভত্তী বাংলাদেশ সরকারেও স পাওয়া গোলে নিকটছ পোট অফিলে জা

ঠিকানা : গ্রাম : কেওয়া পঃ খঃ, ওয়ার্ড



FAMILY PICTURE

