Proposed NU Business Name: JONONI SUTA GHOR



Project identification and prepared by: Md . Obaidullah, Bogra Shadar Unit, Bogra Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta							
Name	:	MD. REZOWAN AHMED RAJU					
Age	:	07-03-1989 (27 Y <i>ears)</i>					
Education, till to date	:	Class Eight					
Marital status	••	Married					
Children	•	01 Son					
No. of siblings:	:	03 Brothers 03 Sisters					
Address	:	Vill: Moria P.O Moria P.S: Gabtoli, Dist: Bogra					
00Parent'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 MST. MONEKKA BEGUM MD AZIZAR RAHMAN SARKAR Branch: Mohishaban Gabtoli, Centre # 09(Female), Member ID:10664, Group No: 02 Member since: 01-04-2002 (05Years) First loan: BDT 5,000 /-					
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	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	:	08 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-103383
Family's Contact No.	:	01947-001516
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

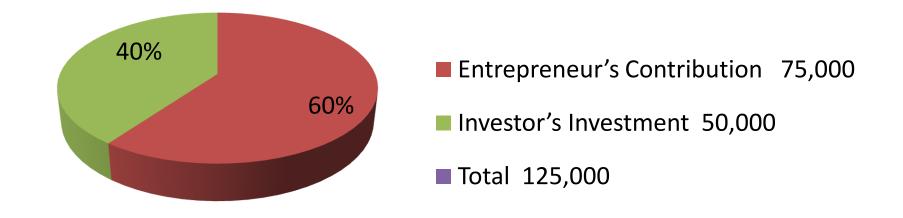
MST. MONEKKA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name		JONONI SUTA GHOR			
Location	:	Golabari,Gabtoli, Bogra .			
Total Investment in BDT	:	BDT 125,000/-			
Financing	:	Self BDT 75,000/- (from existing business) 60%			
	Required Investment BDT 50,000/- (as equity) 40%				
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	10 ft x 10 ft= 100 square ft			
Security of the shop	:	N/A			
Implementation		 The business is planned to be scaled up by investment in existing goods like; Sales Varities spinig and others etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no labors After getting equity fund 01 labors will be appointed. Agreed grace period is 3 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Sales spining	2,000	60,000	720,000		
Total Sales (A)	2,000	60,000	720,000		
Less. Variable Expense					
Sales spining	1,600	48,000	576,000		
Total variable Expense (B)	1,600	48,000	576,000		
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000		
Less. Fixed Expense					
House rant		-	0		
Electricity Bill		300	3,600		
Transportation		300	3,600		
Salary (self)		5,000	60,000		
Salary (staf)		-	0		
Entertainment		300	3,600		
Guard		150	1,800		
Generator		150	1,800		
Mobile Bill		300	3,600		
Non cash item					
Depreciation		0	C		
Total fixed Cost (D)		6,500	78,000		
Net Profit (E) [C-D)		5,500	66,000		

Investment Breakdown								
	ng	Proposed						
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed	
			(BDT)			(BDT)	Total	
Colour suta	60	250	15,000	0	0	0	15,000	
Big Boom	15	300	4,500	30	300	9,000	13,500	
Medium Boom	30	200	6,000	0	0	0	6,000	
Mini boom	100	85	8,500	0	0	0	8,500	
Shart suta	20	350	7,000	0	0	0	7,000	
Bokram	1	4500	4,500	3	4500	13,500	18,000	
T C Bokram	3	1200	3,500	0	0	0	3,500	
Lass	20	300	6,000	50	300	15,000	21,000	
shopping bag	0	0	0	5000	2	10,000	10,000	
Others	0	0	20,000	0	0	2,500	22,500	
	0	0	75,000	0	0	50,000	125,000	

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Sales spining	3,000	90,000	1,080,000	1,134,000	1,190,700	
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700	
Less. Variable Expense						
Sales spining	2,400	72,000	864,000	907,200	952,560	
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560	
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140	
Less. Fixed Expense						
House rant		0	0	0	0	
Electricity Bill		300	3,600	3,600	3,600	
Transportation		300	3,600	3,600	3,600	
Salary (self)		5,000	60,000	60,000	60,000	
Salary (staf)		4000	48,000	48,000	48,000	
Entertainment		300	3,600	3,600	3,600	
Guard		150	1,800	1,800	1,800	
Generator		150	1,800	1,800	1,800	
Mobile Bill		300	3,600	3,600	3,600	
Total fixed Cost (D)		10,500	126,000	126,000	126,000	
Net Profit (E) [C-D)		7,500	90,000	100,800	112,140	
Investment Payback			20,000	20,000	20,000	

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

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SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,000	100,800	112,140
1.3	Depreciation (Non cash item)	0	C	0
1.4	Opening Balance of Cash Surplus		70,000	150,800
	Total Cash Inflow	140,000	170,800	262,940
2	Cash Outflow			
2.1	Purchase of Product	50,000	C	0
2.2	Payment of GB Loan	0	C	0
l	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,000	150,800	242,940

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 08 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





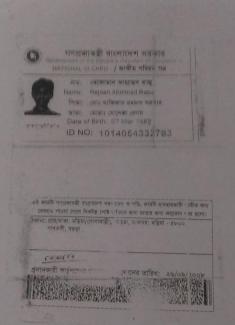


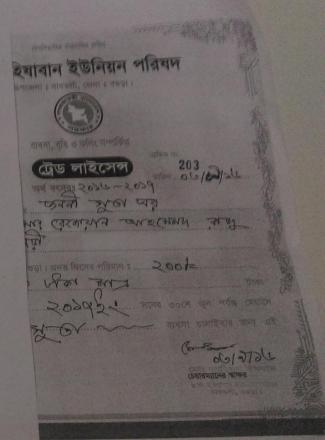




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FAMILY PICTURE

