

Proposed NU Business Name: **JONONI JUALARS**



Project identification and prepared by: Md Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MURSALIN SHONAR
Age	:	14-02-1984 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	051Brother, 02 Sister
Address	:	Vill: Shalmara P.O: Baigasa, P.S: Bagmara 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	:	MOST. BEBI BEOA
(iii) Father's name	:	MD. EMAZ UDDIN SHONAR
(iv) GB member's info	:	Branch: Achpara Bagmara, Centre # 80(Female), Member ID: 2242/3, Group No: 01 Member since: 03-01-2013(4Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 30,000/-
(v) Who pays GB loan installment	:	Mother
(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 no training.
Other Own/Family Sources of Income	:	Pan boroj
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787-900682
Mother's Contact No.	:	01705-933026
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BEBI BEOA joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONONI JUALARS
Location	:	Gangopara, Bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,41,000/-
Financing	:	Self BDT 91,000/-(from existing business) 65% Required Investment BDT 50,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 14 ft= 210 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gold Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 02 No employees. After getting equity fund employee will be appointed.▪The shop is Rent.▪Collects goods from Dhaka,Noagoan.▪Agreed grace period is 3 months.

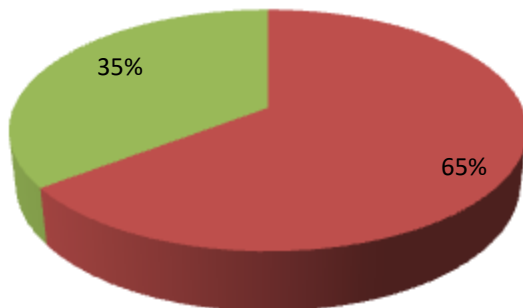
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gold Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Gold Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Transportation			
Entertainment		450	5,400
Guard Bill		50	600
Total fixed Cost (D)		12,000	1,44,000
Net Profit (E) [C-D]		12,000	1,44,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gold Chain	4	9,500	38,000	1	42,000	42,000	80,000
Rupar Nupur	25	1800	45,000	-	-	8,000	53,000
Rupar mala	1	8000	8,000	-	--		8,000
Total	30		91,000	1		50,000	1,41,000

Source of Finance



- Entrepreneur's Contribution 91,000
- Investor's Investment 50,000
- Total 141,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Gold Item	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Gold Item	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total variable Expense (B)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Contribution Margin (CM) [C=(A-B)]	1000	30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)					
Transportation		6,000	72,000	73,000	75,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		50	600	600	600
Bank Charg		100	1,200	1,200	1,200
Total Fixed Cost		13,350	1,60,200	1,62,400	1,65,900
Net Profit (E) [C-D]		16,650	1,99,800	2,15,600	2,31,000
Interest on Bank Loan			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,99,800	2,15,600	2,31,000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,79,800	3,75,400
	Total Cash Inflow	2,49,800	3,95,400	6,06,400
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	00,000	20,000
3	Net Cash Surplus	1,79,800	3,75,400	5,86,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:8
Experience & Skill : 15 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











FAMILY PICTURE

