

Proposed NU Business Name: **JAHANGIR MATIENARY**



Project identification and prepared by: Romendronath Halder  
Sonagazi.

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

Name	:	<b>MD. JAHANGIR</b>
Age	:	25-03-1984 (33Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers, 01 Sisters
Address	:	Vill: Ramchandrapur P.O: Boktarmunshi P.S: Sonagazi Dist: Feni
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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD. MABUL HAQUE</b>
(iv) GB member's info	:	Branch : Mongolkandi, Sonagazi Centre 11 (Female), Member ID: 2552, Group No: 06 Member since: 05-10-2004-17/11/2011(7 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 15000, Outstanding Loan: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	15 years experience in running business.11 Years in own business She has no training.
Other Own/Family Sources of Income	:	Power tiller
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812602998
Family's Contact No.	:	01820296955
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

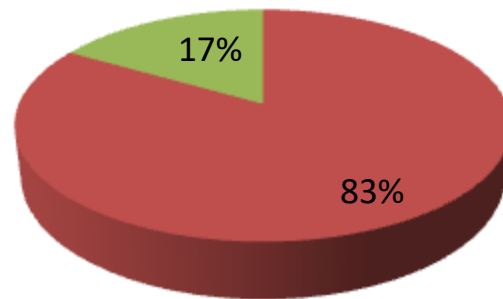
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHANGIR MATIENARY</b>
Location	:	Dakbanglabazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Chain box, Keran,Mobile Farm,Cam, Class set, Chain,block, e.t.c</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Chain box,Keran,Mobile Farm,Cam,Class set,Chain,block, e.t.c	2900	87000	1044000
		0	0
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Chain box,Keran,Mobile Farm,Cam,Class set,Chain,block, e.t.c	2465	73950	887400
Total Variable Expense	2465	73950	887400
Contribution Margin (CM) [C=(A-B)]	435	13050	156600
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		210	2520
Mobile Bill		400	4800
Total Fixed Cost (D)		8110	97320
Net Profit (E)= [C-D]		4940	59280

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chain box	5	1350	6750	20	850	17,000	23,750
Keran	8	1620	12960	40	450	18,000	30,960
Mobile Farm	5	2850	14250	30	500	15,000	29,250
Cam	18	280	5040				5,040
Class set	15	750	11250				11,250
Chain	12	950	11400				11,400
<b>Block</b>	10	4500	45000				45,000
<b>others</b>			43350				43,350
<b>Security</b>			100000				100,000
							0
	128	12300	250,000	90	1800	50,000	300000

### Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Chain box,Keran,Mobile Farm,Cam,Class set,Chain,block, e.t.c	3500	105000	1260000	1323000	1389150
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Chain box,Keran,Mobile Farm,Cam,Class set,Chain,block, e.t.c	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	72000	864000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		210	2520	2520	2520
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>8110</b>	<b>94800</b>	<b>156000</b>	<b>948000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7640</b>	<b>91680</b>	<b>96264</b>	<b>101077</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	91,680	96264	101077.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71680	147944
	<b>Total Cash Inflow</b>	<b>141,680</b>	<b>167,944</b>	<b>249,021</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,680</b>	<b>147,944</b>	<b>229,021</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 11 years  
Quality goods & 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

Pictures















# FAMILY PICTURE

