

Proposed NU Business Name: **MRS JWEL TRADERS**

Project identification and prepared by: Md. Wahiduzzaman,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

Name	:	<b>MD. JWEL RANA</b>
Age	:	20-12-1989( 28 Years)
Education, till to date	:	B.A (Hons)
Marital status	:	<b>Married</b>
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 sister
Address	:	Vill: Lathi vangha ; P.O: Kodda bazar ;P.S: Gazipur Sadar ;Dist: Gazipur
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>MST. JOLEKHA AKTER</b>
(iii) Father's name	:	<b>MD. KAFIL UDDIN</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 40 (Female), Member ID: 02, Group No: 08 Member since: 10-05-1997 ( 20 Years) First loan: BDT 2,000/- Last Loan : 50,000 Outstanding loan: 25000
Further Information:		
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01712986045
Family's Contact No.	:	01791937365
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOLEKHA AKTER** joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MRS JWEL TRADERS</b>
Location	:	Kodda bazar , Gazipur
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 450,000/- (from existing business) 82% Required Investment BDT 100,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	26 ft x 11 ft= 286 square ft
Security of the shop	:	100000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Industrial Oil,Machine Oil,Gear Oil,Hydraulic Oil etc .</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪ The shop is Rent .</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Industrial Oil,Machine Oil,Gear Oil,Hydrolic Oil	5000	150000	1800000
	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Industrial Oil,Machine Oil,Gear Oil,Hydrolic Oil	4400	132000	1584000
<b>Total variable Expense (B)</b>	4,400	132000	1584000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		3,000	36000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		100	1200
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
<b>Total fixed cost (D)</b>		9,500	114000
<b>Net Profit (E)= [C-D]</b>		8,500	102000

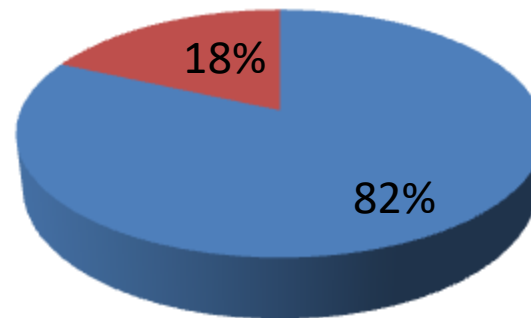
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales( 8 Litter*70=560)	560	16800	201600
	0	0	0
<b>Total Sales (A)</b>	560	16800	201600
<b>Less Variable Expense</b>			
Daily Sales( 8 Litter*70=560)	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)</b>	560	16800	201600
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		100	1200
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,000	72000
<b>Net Profit (E)= [C-D]</b>		10,800	129600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Industrial Oil	1	65000	65,000	0	270	0	65,000
Machine Oil	3	31500	94,500	2	31,500	63,000	157,500
Gear Oil	5	8000	40,000	0	210	0	40,000
Hydrolic Oil	1	37000	37,000	1	37,000	37,000	74,000
Break Oil	5	2400	12,000	0	170	0	12,000
Copraser Oil	1	84000	84,000	0	80	0	84,000
	0	75	0	0	0	0	0
	0	7010	0	0	4,300	0	0
Scurity	1	100000	100,000	0	0	0	100,000
Others	1	17500	17,500	0	0	0	17,500
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>18</b>	<b>0</b>	<b>450,000</b>	<b>3</b>	<b>0</b>	<b>100,000</b>	<b>550,000</b>

### Source of Finance

- Entrepreneur Contribution=450000
- Investors Investment=100000
- Total=550000





# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Industrial Oil,Machine Oil,Gear Oil,Hydrolic Oil	7000	210000	2520000	2646000	2778300
		0	0	0	0
<b>Total Sales (A)</b>	7000	210000	2520000	2646000	2778300
<b>Less Variable Expense</b>			0		
Industrial Oil,Machine Oil,Gear Oil,Hydrolic Oil	6160	184800	2217600	2328480	2444904
			0		
<b>Total variable Expense (B)</b>	6,160	184800	2217600	2328480	2444904
<b>Contribution Margin (CM) [C=(A-B)</b>	840	25200	302400	317520	333396
<b>Less Variable Expense</b>			0		
Rent		3,000	36000	36,000	36000
Electricity bill		500	6000	6500	7000
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
<b>Total fixed cost (D)</b>		10,050	122,400	120,500	121600
<b>Net Profit (E)= [C-D]</b>		15150	181800	197,020	211796
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

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

SR#	<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	100,000		
1.2	Net Profit	181800	197,020	211796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		141,800	298820
	<b>Total Cash Inflow</b>	281800	338820	510616
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)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	141,800	298820	470616

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 3 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

















গোপনীয় নথি

গোপনীয় নথি  
এই নথি শুধুমাত্র গ্রামীণ ব্যাংক কর্মীদের ব্যবহারের জন্য তৈরি।  
এই নথি সঠিকভাবে রাখা এবং সুরক্ষিত রাখা গুরুত্বপূর্ণ।  
এই নথি হারিয়ে গেলে বা অন্য কারো হাতে পড়লে  
গ্রামীণ ব্যাংক কর্তৃক প্রয়োজনীয় ব্যবস্থা নেওয়া হবে।  
এই নথি সঠিকভাবে রাখা এবং সুরক্ষিত রাখা গুরুত্বপূর্ণ।  
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গ্রামীণ ব্যাংক

অর্থ ছাড় পত্রের দাপ্তরিক

নাম: সুপ্রিয়  
বৈশিষ্ট্য: স্বতন্ত্র  
শাখা: কলিকতা  
তারিখ: ০৫/০৫/১৯