

**Proposed NU Business Name: SONIA JUALARS**

Project identification and prepared by :Md Nurul islam  
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SONIYA BEGUM</b>
Age	:	13/08/1985 (32 years )
Education, till to date	:	Nine
Marital status	:	marrid
Children	:	2 son
No. of siblings:	:	04 brother 0 sister
Address	:	Vill: bro kanconpur P.O:bribari P.S: Kaliakair, 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>SAHARA BEGUM</b>
(iii) Father's name	:	<b>SIRAZ MIA</b>
(iv) GB member's info	:	Branch: Broibari, Centre # 20/ঞ (Female), Member ID:1842, Group No: 04 Member since: 10-01-1988-2017 ( 29 Years) First loan: BDT3000/-
Further Information:		Existing Loan: 15,000/-, Outstanding loan-4770/-
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845058277
Mother's Contact No.	:	01845058277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHARA BAGOM** joined Grameen Bank since 29 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

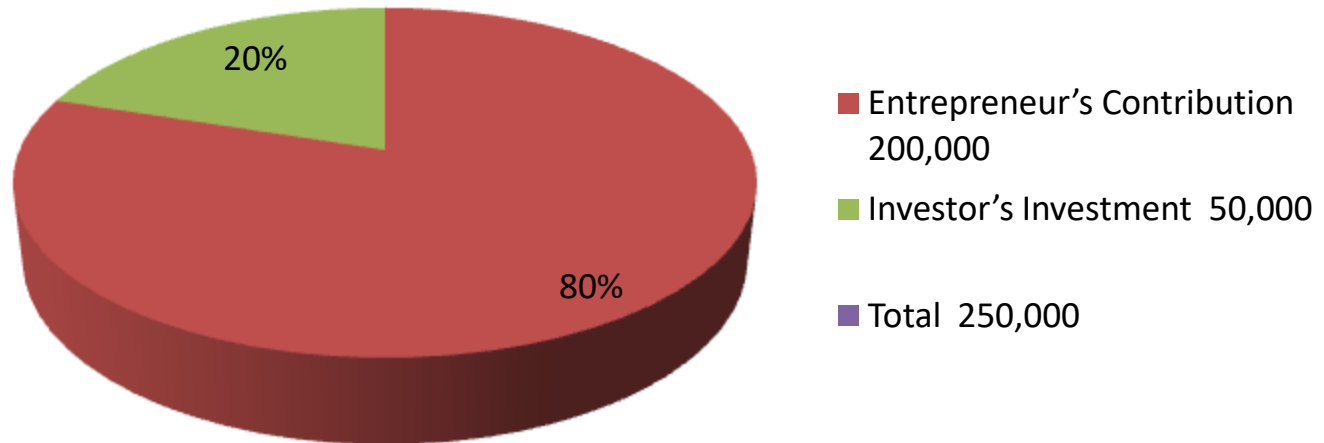
Business Name	:	<b>SONIA JUALARS</b>
Location	:	brokanconpur,boribari,,kaliakoar Gazipur.
Total Investment in BDT	:	BDT250000/-
Financing	:	Self BDT 200000/-(from existing business) 80% Required Investment BDT 50000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
gold	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
gold	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold	01	40000	40000	01	50000	50000	90000
Silver	200	800	160000				160000
			200000			50000	250000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
gold,etc	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
gold,etc	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760	<b>762048</b>
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		00	00	00	00
Electric Bill		520	6240	6552	6879
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6300	6615
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6000	6000
<b>Total Fixed Cost (D)</b>		<b>7670</b>	<b>92040</b>	<b>93252</b>	<b>94524</b>
<b>Net Profit (E)= [C-D]</b>		<b>6730</b>	<b>80760</b>	<b>88188</b>	<b>95988</b>
<b>Investment Pay Back</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50000		
1.2	Net Profit	80760	84798	89037
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88188	95988
	<b>Total Cash Inflow</b>	<b>130760</b>	<b>172986</b>	<b>185025</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000		
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60760</b>	<b>152986</b>	<b>165025</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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













ग्रामीण बाणक  
महानगरपालिका