

Proposed NU Business Name: **M/S JANNAT ENTERPRISE**



Project identification and prepared by: Md. Razu Ahmed,
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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAJIB
Age	:	12-10-1999 (18 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIA BEGUM
(iii) Father's name	:	ABDUL JALAL
(iv) GB member's info	:	Branch: Komorgonj, Centre # 67 (Female), Member ID: 6851, Group No: 02 Member since: 01/01/2005 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: Nill
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-967476
Mother's Contact No.	:	01817-078466
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

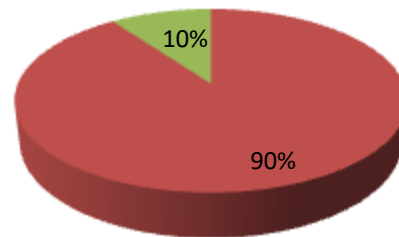
Proposed Nobin Udyokta Business Info

Business Name	:	M/S JANNAT ENTERPRISE
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,50,000(from existing business) 90% Required Investment BDT 50,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice,SugerSoyabin, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Bandura.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Grocery Items	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Grocery Items	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		300	3600
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		9700	116400
Net Profit (E)= [C-D]		8300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	15	2,500	37,500	15	2,500	37,500	75,000
Daul	05	4,000	20,000			12500	32500
Atta	10	1,100	11,000				11,000
Soyabin	875	80	70,000				70,000
Biscuit	40	1,000	40,000				40,000
Detergent	20	2,000	40,000				40,000
Cold Drinks	10	5000	50,000				50,000
Cosmetics			80,000				80,000
Others			51,500				51,500
Security			50,000				50,000
Total			4,50,000			50,000	5,00,000



- Entrepreneur's Contribution
450,000
- Investor's Investment 50,000
- Total 500,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Items	5500	165000	1980000	2079000	2182950
	0	0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Straw, Bran, Medicine etc	4675	140250	1683000	1767150	1855508
Total Variable Expense	4675	140250	1683000	1767150	1855508
Contributon Margin (CM) [C=(A-B)]	825	24750	297000	311850	327443
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		600	7200	7500	7800
Transportaion		2500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		10600	127200	129100	131075
Net Profit (E)= [C-D]		14150	169800	178290	187205
Investment Pay Back			32,000	32,000	32,000

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	169,800	178290	187204.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		137800	284090
	Total Cash Inflow	219,800	316,090	471,295
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)	32000	32000	32000
	Total Cash Outflow	82,000	32,000	32,000
3	Net Cash Surplus	137,800	284,090	439,295

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

মেসার্স

বিসমিল্লাহির রাহমানির রাহিম

জান্নাত

এন্টারপ্রাইজ

এখানে মুদি সহ সর্বপ্রকার মালামাল পাইকারী ও খুচরা বিক্রয় করা হয়। এবং এল.পি গ্যাস পাওয়া যায়।













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শ্রোঃ মোঃ রাজিব বেপারী

Mob : 01817-078466

01881-709852

বাহো বাজার, নবাবগঞ্জ, ঢাকা-১৩২০।

মাটি আর্ট ০১১৩০০১৬১





FAMILY PICTURE

