

Proposed NU Business Name: **JONOTA TRADERS**

Project identification and prepared by: mD,. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHMUD HOSSAIN
Age	:	09-03-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Sister's
Address	:	Vill: I Vogra ; P.O: National University ;P.S: Gazipur Shadar ;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	:	MST. HAZARA KHATUN
(iii) Father's name	:	MD. ALTAB HOSSAIN
(iv) GB member's info	:	Branch: Bason , Centre # 72 (Female), Member ID: 6558, Group No: 04 Member since: 10-09-2001 (16 Years) First loan: BDT 5,000/- Last Loan : 400000
Further Information:		Outstanding loan: 5,600
(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	:	11 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01777227706
Family's Contact No.	:	01733552415
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZARA KHATUN joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JONOTA TRADERS
Location	:	Chowrasta, Gazipur
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 400,000/- (from existing business) 67% Required Investment BDT 200,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	1600000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Rice,Oil,Nido Milk,Lactozen,Nan Milk,Bekery Item , Nuduls etc.▪Average 8% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪After getting equity fund no employee will be appointed.▪ The shop is Rent .▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

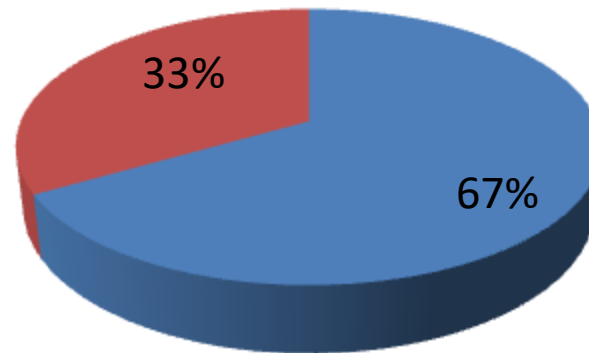
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	20000	600000	7200000
	0	0	0
Total Sales (A)	20000	600000	7200000
Less Variable Expense			
Grocery	18400	552000	6624000
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	1,600	48000	576000
Less Variable Expense			
Rent		20,000	240000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		6000	72000
Salary(Staff)		6000	72000
Entertainment		100	1200
Guard		200	2400
Generator		200	2400
Bank charge		0	0
Mobile bill		100	1200
Total fixed cost (D)		33,500	402000
Net Profit (E)= [C-D]		14,500	174000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Nido Milk	30	1022	30,660	0	100,000	0	30,660
Lactozen	6	1750	10,500	40	1,750	70,000	80,500
Nan Milk	20	1850	37,000	0	0	0	37,000
Rice	10	4000	40,000	10	4,000	40,000	80,000
Bekery Item	1	60000	60,000	1	30,000	30,000	90,000
Cosmetics	1	70000	70,000	1	30,000	30,000	100,000
Water	12	264	3,168	0	0	0	3,168
Oil	500	100	50,000	0	0	0	50,000
Suger	5	2400	12,000	0	0	0	12,000
Nuduls	120	195	23,400	0	0	0	23,400
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0			0	0
Security	0	10000	0	0	0	0	0
Others	1	63272	63,272	1	30000	30,000	93,272
Total	706	0	400,000	53	0	200,000	600,000

Source of Finance

- Entrepreneur Contribution=400000
- Investors Investment=200000
- Total=600000
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Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	25000	750000	9000000	9450000	9922500
	0	0	0	0	0
Total Sales (A)	25000	750000	9000000	9450000	9922500
Less Variable Expense			0		
Grocery	23000	690000	8280000	8694000	9128700
Grocery			0		
Total variable Expense (B)	23,000	690000	8280000	8694000	9128700
Contribution Margin (CM) [C=(A-B)]	2,000	60000	720000	756000	793800
Less Variable Expense			0		
Rent		20,000	36000	36,000	36000
Electricity bill		400	4800	5300	5800
Transportation		1,000	12000	12,500	13000
Salary (self)		6000	72000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		150	1800	1800	1800
Guard		200	2400	2400	2400
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
Total fixed cost (D)		34,100	222,800	191,900	193000
Net Profit (E)= [C-D]		25900	310800	564,100	600800
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	310800	564,100	600800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		230,800	714900
	Total Cash Inflow	510800	794900	1315700
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	230,800	714900	1235700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1; others:02
Experience & Skill : 11 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



ALL
PURE

HSP/SHANI



NIDO

LACTOKID

TOPIX

3

DANO

LACTOKID

TOPIX

3

MAKES

MAKES

ESSENCE

AA

MAKES

PURE



विमान
बाद





FAMILY PICTURE