

Proposed NU Business Name: **JIBON TRADERS**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASMA BEGUM
Age	:	10-05-1984 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	Vill: Kumkumari, P.O: Ashulia, P.S: Savar, 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	:	JOTI BEGUM
(iii) Father's name	:	MOTALEB MUNSHI
(iv) GB member's info	:	Branch: Ashulia, Centre # 05 (Female), Member ID: 8731/1, Group No: 01 Member since: 10-07-2003 (14Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 70,000/-, Outstanding loan: 21,750/-
(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.)	:	Broken business.
Business Experiences and Training Info	:	01 years experience in running business. 05 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-318186
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOTI BEGUM Joined Grameen Bank Since 14 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	:	JIBON TRADERS
Location	:	Khagan, Birulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 12,20,000/-
Financing	:	Self BDT 8,20,000 (from existing business) 67% Required Investment BDT 4,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	32 ft. x 42 ft. = 1,344 Square ft.
Implementation	:	<ul style="list-style-type: none">▪ Currently run a Broken business.▪ The business is operating by entrepreneur. Existing 02 Employees.▪ The business is under renting.▪ Collects goods from Kumkumari, Ashulia.▪ Agreed grace period is 3 months.

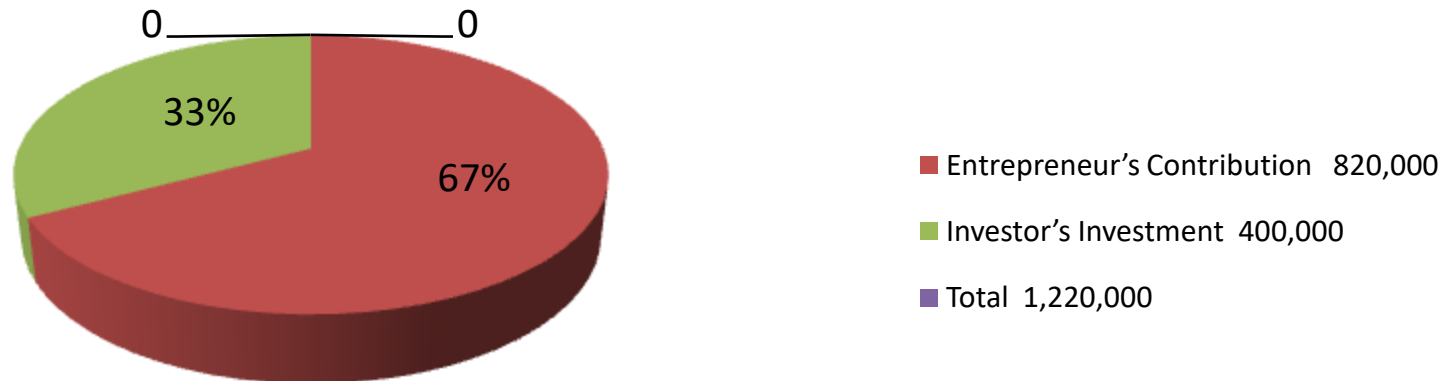
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Broken item		250000	3000000
		0	0
Total Sales (A)		250000	3000000
Less Variable Expense			
Broken item		200000	2400000
Total variable Expense (B)		200000	2400000
Contribution Margin (CM) [C=(A-B)		50000	600000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		200	2400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff 02)		3000	36000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		14,000	168000
Net Profit (E)= [C-D]		36,000	432000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plastic item	30	3000	90,000	0	0	1,00,000	1,90,000
Carton	6	12000	72,000	0	0	80,000	1,52,000
Iron,	10	26000	2,60,000	0	0	1,20,000	3,80,000
Pole Paper	1	65,000	65,000	0	0	0	65,000
Book Paper	3	12000	36,000	0	0	0	36,000
Copper, brass	500	450	2,25,000	0	0	1,00,000	3,25,000
Others	0	0	2,000	0	0	0	2,000
Wight Machine	2	20,000	40,000	0	0	0	40,000
Advance	0	0	30,000	0	0	0	30,000
Total	0	0	8,20,000	0	0	4,00,000	12,20,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Broken item		300000	3600000	3780000	3969000
		0	0	0	0
Total Sales (A)		300000	3600000	3780000	3969000
Less Variable Expense			0		
Broken item		255000	3060000	3213000	3373650
			0		
Total variable Expense (B)		255000	3060000	3213000	3373650
Contribution Margin (CM) [C=(A-B)		45000	540000	567000	595350
Less Variable Expense			0		
Rent		4,000	48000	48,000	48000
Electricity bill		300	3600	4100	4600
Transportation		1,200	14400	14,900	15400
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		14,500	174,000	175,100	176200
Net Profit (E)= [C-D]		30500	366000	391,900	419150
Investment Payback			160,000	160,000	160,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	400,000		
1.2	Net Profit	366,000	391,900	419150
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		206,000	437900
	Total Cash Inflow	766000	597900	857050
2	Cash Outflow			
2.1	Purchase of Product	400,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	160000	160000	160000
	Total Cash Outflow	560,000	160000	160000
3	Net Cash Surplus	206,000	437900	697050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Khagan, Birulia, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures







































FAMILY PICTURE