

## Proposed NU Business Name: **JOSTNA ENTERPRISE**



Project identification and prepared by: MD. Asif Istiar,  
Ashulia Unit, Dhaka

Project verified by: MD. Rofiquil Islam



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

Name	:	<b>MD. YUSUF ALI</b>
Age	:	01-01-1983 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Dokshin Rajason, P.O: Rajason, 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	:	<b>HAZERA BIBI</b>
(iii) Father's name	:	<b>MD. SIDDIQUR RAHMAN</b>
(iv) GB member's info	:	Branch: Birulia, Centre # 36(Female), Member ID: 4015, Group No: 01 Member since: 07-02-2002 (13 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 1,20,000, Outstanding loan: BDT 19,680
(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	:	Twelve years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-707305
Mother's Contact No.	:	01819-852055
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

HAZERA BIBI joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOSTNA ENTERPRISE</b>
Location	:	Dokshin Rajason, Savar, Dhaka
Total Investment in BDT	:	BDT 3,20,000
Financing	:	Self BDT 2,20,000(from existing business) 69% Required Investment BDT 1,00,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 30 ft= 1500 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Three types materials like; Wood, Bamboo, Plain sheet are rent for building centering.</li><li>▪Average 50% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Entrepreneur is owner of the shop.</li><li>▪Collects goods from locally.</li><li>▪Agreed grace period is 4 months.</li></ul>

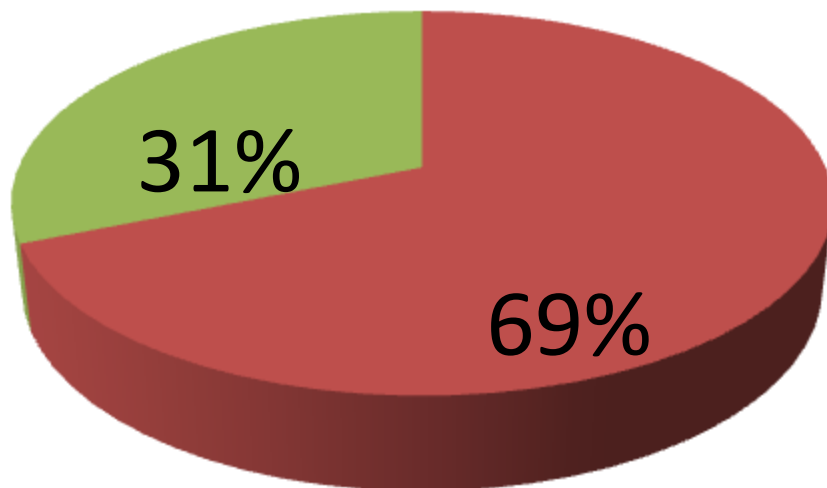
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Centering	72,000	864,000
<b>Total Sales (A)</b>	<b>72,000</b>	<b>864,000</b>
<b>Less. Variable Expense</b>		
Centering	36,000	432,000
<b>Total variable Expense (B)</b>	<b>36,000</b>	<b>432,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>		
Guard	2,000	24,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Salary (Staff)	5,000	60,000
Entertainment	500	6,000
Transportation	10,000	120,000
Damaged goods	1,000	12,000
<b>Total fixed Cost (D)</b>	<b>24,000</b>	<b>288,000</b>
<b>Net Profit (E) [C-D]</b>	<b>12,000</b>	<b>144,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bamboo (2, 000pcs x 35)	70,000	40,000	1,10,000
Wood (500pcs x 200)	1,00,000	30,000	1,30,000
Plain sheet (50 pcs x 1,000)	50,000	30,000	80,000
<b>Total</b>	<b>2,20,000</b>	<b>1,00,000</b>	<b>3,20,000</b>

## Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 100,000
- Total 320,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Centering	100,000	1,200,000	1,260,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Centering	50,000	600,000	630,000
<b>Total variable Expense (B)</b>	<b>50,000</b>	<b>600,000</b>	<b>630,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>50,000</b>	<b>600,000</b>	<b>630,000</b>
<b>Less. Fixed Expense</b>			
Guard	3,000	36,000	36,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Salary (Staff)	5,000	60,000	60,000
Entertainment	500	6,000	7,000
Transportation	15,000	180,000	185,000
Damaged goods	1,500	18,000	20,000
<b>Total Fixed Cost</b>	<b>30,600</b>	<b>367,200</b>	<b>376,000</b>
<b>Net Profit (E) [C-D]</b>	<b>19,400</b>	<b>232,800</b>	<b>254,000</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	232,800	254,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		172,800
	<b>Total Cash Inflow</b>	<b>332,800</b>	<b>426,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>172,800</b>	<b>366,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 12 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

Pictures









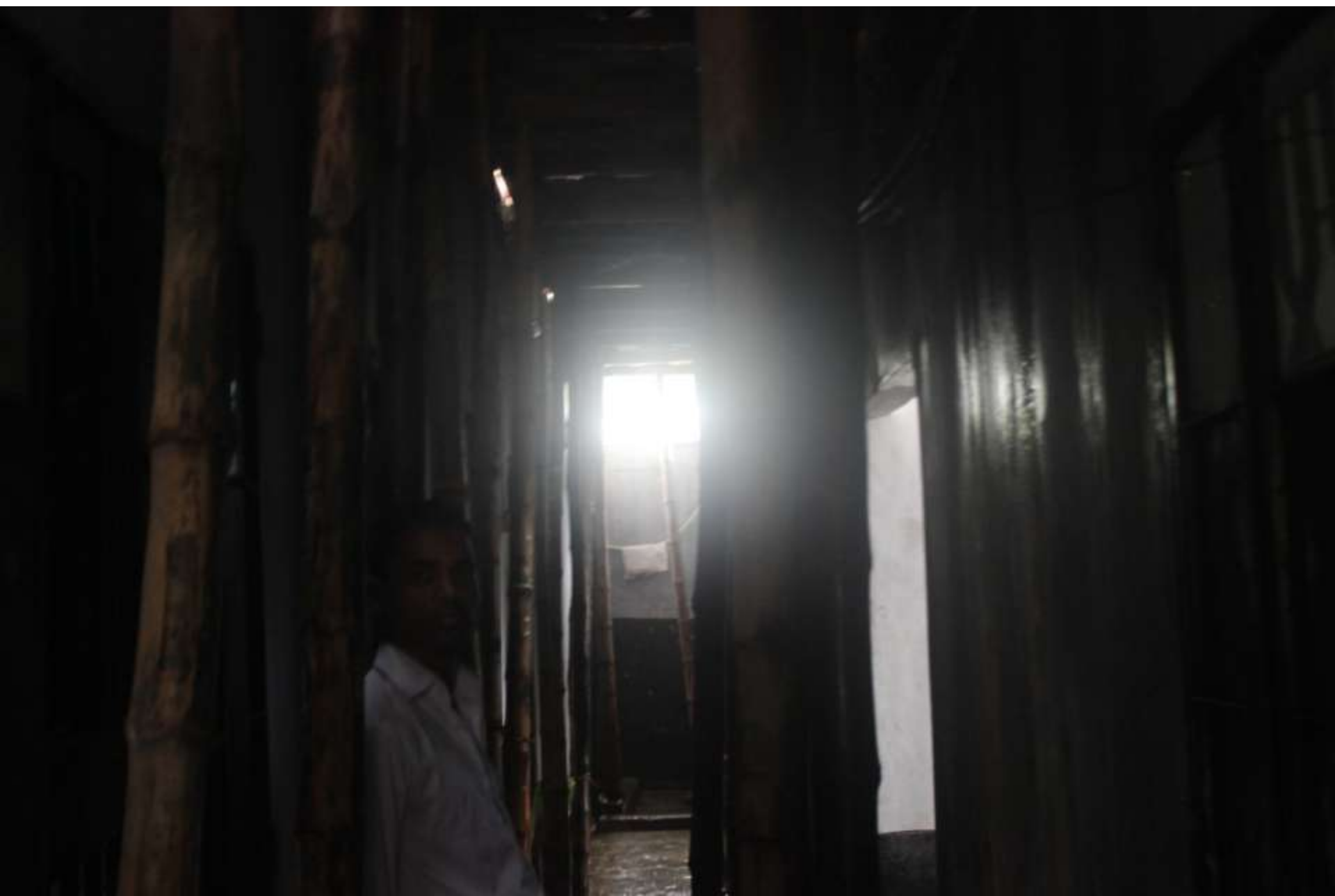















প্রত্যয়নপত্র

আমি মোঃ হুদায়েদুল কবীর নামে দঃ-বাংলাদেশ,  
 পিতাঃ হুদায়েদুল, মাতাঃ মোঃ হুদায়েদুল, জন্মঃ ঢাকা এবং  
 বর্তমান স্থায়ী বাসিন্দা। আমি আমার পুত্র মোঃ হুদায়েদুল  
 আমির মোঃ আমির মাদ্রাসা-মাটাইল এবং ক্রমাৎ ক্রমাৎ  
 তার তার ১/৫/২০১৫ হইতে তারিখ হইতে মোঃ হুদায়েদুল  
 এ(পাঁচ) বছরে প্রাপ্তি দিলাম। কিন্তু প্রাপ্তি হইলে  
 প্রাপ্তি মোঃ হুদায়েদুল হইতে বর্তমান না।

মোঃ হুদায়েদুল  
 মোঃ হুদায়েদুল কবীর

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the Peoples' Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

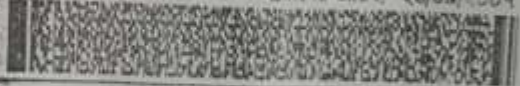


নাম: মোঃ ইউসুফ আলী  
 Name: Md Yusuf Ali  
 পিতা: মোঃ হুদায়েদুল কবীর  
 মাতা: হাজেরা বিবি  
 Date of Birth: 01 Jan 1983  
 ID NO: 2627208604070

এই কার্ডটি বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী জাতীয় অথবা  
 কোনওর পক্ষের কোন বিতর্কিত পেমেন্ট অথবা অন্য কোন অসুবিধা করা হলে।

প্রকাশনা তারিখ: ১৫/১১/১৫, ১৫/১১/১৫, ১৫/১১/১৫ - ১৫/১১/১৫, ১৫/১১/১৫, ১৫/১১/১৫  
 প্রকাশনা: ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৬/০৯/২০১৭



# FAMILY PICTURE

