

Proposed NU Business Name: **JONONI DEGINROOM**



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SHAJAHAN</b>
Age	:	28-12-1993(25 Years)
Education, till to date	:	B .B .A
Marital status	:	Married
Children	:	01Doughter
No. of siblings:	:	02 Brothers
Address	:	Vill:East chandrapur, P.O: Boyragirhatr, P.S: Dagonvuiyan, Dist: Feni
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>ALEFKA KHATUN</b>
(iii) Father's name	:	<b>SHAMSUL HAQ</b>
(iv) GB member's info	:	Branch:Kadra,shanbag , Centre # 45(Female), Member ID: 3481/03, Group No: 03 Member since: 2008 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 17,460
(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	:	12 years experience in running business.10 Years is won business He has 02 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-332025
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEFKA KHATUN** joined Grameen Bank since 08 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	:	<b>JONONI DEGINROOM</b>
Location	:	Mosque road,boyragir hat, Dagonvuiyan,Feni
Total Investment in BDT	:	BDT 355,000/-
Financing	:	Self BDT 275,000/-(from existing business) 77% Required Investment BDT 80000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Furniture items etc.</li><li>▪Average 15% gain on sale.</li><li>▪Thebusiness is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dagonvuiyan</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture items	4500	135000	1620000
<b>Total sales (A)</b>	4500	135000	1620000
<b>Less Variable Exp.</b>			
Furniture items	3825	114750	1377000
<b>Total Variable exp. (B)</b>	3825	114750	1377000
<b>Contribution Margin CM [C= (A-B)]</b>	675	20250	243000
<b>less fixed exp.</b>			
Rent		1200	14400
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		70	840
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		8570	102840
<b>Net profit (E) [C-D]</b>		11680	140160

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	8	20000	160000	0	0	80000	240000
Sofa	1	40000	40000	0	0	0	40000
Wood	0	0	50000	0	0	0	50000
Security	0	0	25000	0	0	0	25,000
<b>Total</b>	<b>9</b>	<b>60000</b>	<b>275000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>355,000</b>

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture items	8360	250800	3009600	3160080	3318084
<b>Total Sales (A)</b>	8360	189000	2268000	2381400	2500470
less variable Expenses					
Furniture items	7106	213180	2558160	2686068	2820371.4
Total variable Expenses (B)	7106	213180	2558160	2686068	2820371.4
<b>Contribution Margin (CM)= (A-B)</b>	1254	37620	451440	474012	497712.6
<b>Less Fixed Expenses</b>					
Rent		1200	14400	14400	14400
Electricity bill		1300	15600	15800	16000
Transportation		700	8400	8600	8800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		70	840	840	840
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14270	171240	171840	172440
<b>Net Profit (E) (C-D)</b>		23350	280200	302172	325272.6
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



# 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	80,000		
1.2	Net Profit	280200	302172	325272.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		248,200	518,372
	<b>Total Cash Inflow</b>	<b>360,200</b>	<b>550,372</b>	<b>843,645</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32000</b>	<b>32000</b>
3	<b>Net Cash Surplus</b>	<b>248,200</b>	<b>518,372</b>	<b>811,645</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

















# FAMILY PICTURE

