

Proposed NU Business Name: **M/S JONONI TRADERS**



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Chagolnaya Unit, Feni

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

Name	:	<b>SERAJUL ISLAM</b>
Age	:	102-03-1982 (35 Years)
Education, till to date	:	Class - Ten
Marital status	:	Married
Children	:	0 Sons & 0 1 Daughter
No. of siblings:	:	04 Brothers & 03 Sisters
Address	:	Vill: Horipur P.O: Horipur Bazar, P.S: Chagolnya, 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>SAJEDA BEGUM</b>
(iii) Father's name	:	<b>MD.MOFIZUR RAHMAN</b>
(iv) GB member's info	:	Branch: Pathan Nagor, Centre # 04 (Female), Member ID: 1322/1, Group No: 03 Member since 05-03-2005/2011 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 25,000/-Outstanding Loan :Nill-
(v) Who pays GB loan installment	:	No
(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	:	06 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-072639
Mother's Contact No.	:	01777-164144
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAJEDA BEGUM** joined Grameen Bank since 06 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>M/S JONONI TRADERS</b>
Location	:	Bangla Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 19 ft= 209 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He run his shop like as disel,moble ,ETC</li><li>▪The business is operating by entrepreneur. Existing on employee.</li><li>▪Collects goods from Feni.</li><li>▪Average 20% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Disel,Mobil,Keroshin,cylinder,Gass Oven ETC	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Disel,Mobil,Keroshin,cylinder,Gass Oven ETC	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		200	2400
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Diesel	300	65	19,500	300	65	19,500	39,000
Keroshin	300	65	19,500	300	65	19,500	39,000
Moble	50	200	10,000			0	10,000
Cylinder	30	300	9,000	20	300	6,000	15,000
Gass oven	30	1,250	37,500			0	37,500
Electric Item			50,000			0	50,000
Security			10,000			0	10,000
Others			34,500			15,000	49,500
	710	1880	190,000	620	430	60,000	250000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Disel,Mobil,Keroshin,cylinder,Gass Oven ETC	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Disel,Mobil,Keroshin,cylinder,Gass Oven ETC	<b>2000</b>	<b>60000</b>	<b>720000</b>	756000	<b>793800</b>
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>86980</b>	<b>87569</b>
<b>Net Profit (E)= [C-D]</b>		<b>7800</b>	<b>93600</b>	<b>98280</b>	<b>103194</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69600	143880
	<b>Total Cash Inflow</b>	<b>153,600</b>	<b>167,880</b>	<b>247,074</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,600</b>	<b>143,880</b>	<b>223,074</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
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

Pictures



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विशाल वैद्य (Vishal Vaidya)











# FAMILY PICTURE

