

Proposed NU Business Name: **JAHID TRADERS**



Project identification and prepared by: Md. Delwer hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID HASAN
Age	:	01/01/1994 (23 Years)
Education, till to date	:	Textile Diploma
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Rayed, P.O: Rayed-1743 P.S: Kapashia, 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	:	ROWSHON JAHAN
(iii) Father's name	:	MD. JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Goshinga, Sreepur Centre # 79 (Female), Member ID: 7052/1, Group No: 05 Member since: 12/07/2010-2017 (07Years) First Loan: BDT 20,000 /-, Existing Loan: 50,000/- Outstanding Loan: Nil
Further Information:		
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Fishery
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-756666
Family's Contact No.	:	01912-727218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROWSHON JAHAN joined Grameen Bank since 07 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHID TRADERS
Location	:	Amraid Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 5,58,000/-
Financing	:	Self BDT 4,88,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15 ft = 375 sq. ft
Security of the shop	:	BDT 50,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various furnitures and wood items.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Kawran Bazar, Dhaka.▪Agreed grace period is 3 months.

Existing Business

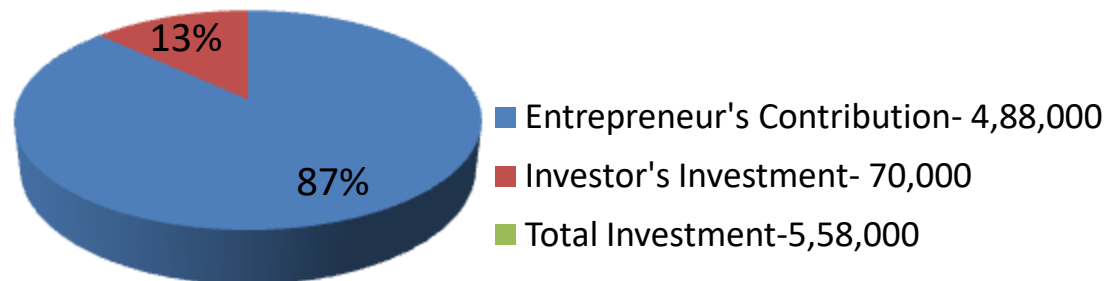
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furnitures and Wood Items		1,20,000	14,40,000
Total Sales (A)		1,20,000	14,40,000
Less. Variable Expense			
Furnitures and Wood Items		90,000	10,80,000
Total variable Expense (B)		90,000	10,80,000
Contribution Margin (CM) [C=(A-B)]		30,000	3,60,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		150	1,800
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Total fixed Cost (D)		12,200	1,46,400
Net Profit (E) [C-D]		17,800	2,13,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Dining Table	02	16,000	32,000	01	16,000	16,000	48,000
Center Table	05	4,000	20,000	05	4,000	20,000	40,000
Table	04	5,000	20,000	-	-	-	20,000
Computer Table	04	6,000	24,000	-	-	-	24,000
Dressing Table	04	7,000	28,000	-	-	-	28,000
Box Bed	07	22,000	1,54,000	01	22,000	22,000	1,76,000
Wall Cabinet	03	24,000	72,000	-	-	-	72,000
Box	07	4,000	28,000	-	-	-	28,000
Partex	-	-	40,000	-	-	12,000	52,000
Cherai Wood	-	-	20,000	-	-	-	20,000
Security	-	-	50,000	-	-	-	50,000
Total			4,88,000			70,000	5,58,000

Source of Finance



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Furnitures and Wood Items		1,60,000	19,20,000	20,16,000	21,16,800
Total Sales (A)		1,60,000	19,20,000	20,16,000	21,16,800
Less. Variable Expense					
Furnitures and Wood Items		1,20,000	14,40,000	15,12,000	15,87,600
Total variable Expense (B)		1,20,000	14,40,000	15,12,000	15,87,600
Contribution Margin (CM) [C=(A-B)]		40,000	4,80,000	5,04,000	5,29,200
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,700	3,800
Transportation		1,000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		12,450	1,49,400	1,50,900	1,52,300
Net Profit (E) [C-D]		27,550	3,30,600	3,53,100	3,76,900
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	3,30,600	3,53,100	3,76,900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		3,02,600	6,27,700
	Total Cash Inflow	4,00,600	6,55,700	10,04,600
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	3,02,600	6,27,700	9,76,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
Experience & Skill : 03 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

Pictures



শ্রীমান জাহিদ হাসান

জাহিদ ট্রেডার্স

প্রোঃ মোঃ জাহিদ হাসান
মোবাস: 01719-594487, 01711-227104

এখানে সুদক্ষ কারিগর দ্বারা যাবতীয় ফার্নিচার তৈরী, বাসা বাড়ী রং করা
টাইলস সহ সবধরণের ডেকোরেশনের কাজ করা হয়।

গোসিংগা রোড, আমরাইদ বাজার কাপাসিয়া গাজীপুর









FAMILY PICTURE

