A Nobin Udyokta Project

# **Joherul Traders**



<u>Project by</u>: Joheul Islam NU Identified by :Md. Masum Mia Verified By: Khairul Alom



SHIBALOY UNIT Area 3 Manikgonj

**GT Social Business Unit, Shibaloy** 

#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name	:	Joherul Islam
Age	:	10/7/1983 (34 Year)
Marital status	:	Married
Children	:	0 Son 0 Daughter
No. of siblings:	:	01 Brothers 02 sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father Johura Begum Md Omar Ali Member since: 2005 to till now Branch: Baradia, Shibaloy, Centre no. 51/pu, Group: 05 Loanee No. 4287, First Ioan: Tk. 5,000/- Existing Ioan: Tk. 40,000 Outstanding: Tk. 16680
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		NU N/A N/A N/A N/A
Education	:	Class 5



Present Occupation	:	Rice Business
Trade License Number	:	/2017-2018
Business Experiences:	:	05 years
Training Info.	:	N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01763040813
NU Project Source/Reference	:	GT Shibaloy Unit Office



NU's father has been a member of Grameen Bank since 2005 to till now (12 Years). At first his father took a loan amount of 5,000 BDT from Grameen Bank. He invested the money in his business for expansion. At present they have GB loan.

#### **PROPOSED BUSINESS Info.**



Business Name	:	Joherul Traders
Address/ Location	:	Shasinara ,Shibaloy, Manikgonj.
Total Investment in BDT	:	BDT 2,20,000
Financing	:	Self BDT : 1,50,000 (from existing business)- 68%Required Investment BDT : 70,000/- (as equity)- 32%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 9000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	2 months

### **PRESENT & PROPOSED INVESTMENT Breakdown**



Particulars	<b>_</b> . ,.		Total
		(BDT)	
Investments in different categories:			
Present items:			150,000
Decoration:	60,000		
Advance:			
Present Goods Items (*) :	90000		
Proposed Items (**) :		70,000	70,000
Total Capital	150,000	70,000	220,000

N.B: Details of Present (\*) & proposed (\*\*) items have enclosed in next slide.



Present Item						
Product name	Amount					
Rice 32 Bag	90000					
Boil pan	5000					
Motor	10000					
Others	5000					
Total	110000					

Proposed	Item
Product Name	Amount
Rice 32 Bag	70000
Total	70000

#### **EXISTING BUSINESS OPERATIONS Info.**



Dertieulere		Existing Business (B	BDT)
Particulars	Daily	Monthly	Yearly
Sales	8000	240000	2880000
Less: Cost of sale	7200	216000	2592000
Profit 10% (A)= C	800	24000	288000
Less: Operating Costs			
shop rent		0	0
Electricity bill		300	3600
Genarator Bill		0	0
Night Guard Bill		0	0
Mobile Bill		500	6000
Salary from Business (Self)		8000	96000
Salary from Business (Staff 00)		0	0
Transport		2000	24000
Others (Entertainment)		1000	12000
Non Cash Item:			
Depreciation Expenses(100000*10%)		500	6000
Total Operating Cost (D)		12300	147600
Net Profit (C-D):		11700	140400

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN



Dertieulere		Year 1 (BD	T)		Year 2 (BDT)						
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly					
Sales	8500	255000	3060000	9000	270000	3240000					
Less: Cost of Sale	7650	229500	2754000	8100	243000	2916000					
Profit 10% (A)= C	850	25500	306000	900	27000	324000					
Less operating cost :											
shop rent		0	0		0	0					
Electricity bill		350	4200		400	4800					
Genarator Bill		0	0		200	2400					
Night Guard Bill		0	0		0	0					
Mobile Bill		600	7200		600	7200					
Salary from Business		9000	108000		9000	108000					
Salary from Business (Staff)		0	0		0	0					
Others (Entertainment)		1000	12000		1000	12000					
Trasport Expenses		2200	26400		2200	26400					
Depreciation Expenses		500	6000		500	6000					
Total Operating Cost (D)		13650	163800		13900	166800					
Net Profit =(C-D)		11850	142200		13100	157200					
GT payback			42000			42000					
Retained Income:			100200			115200					

# CASH FLOW Projection on Business Plan (Rec. & Pay.)

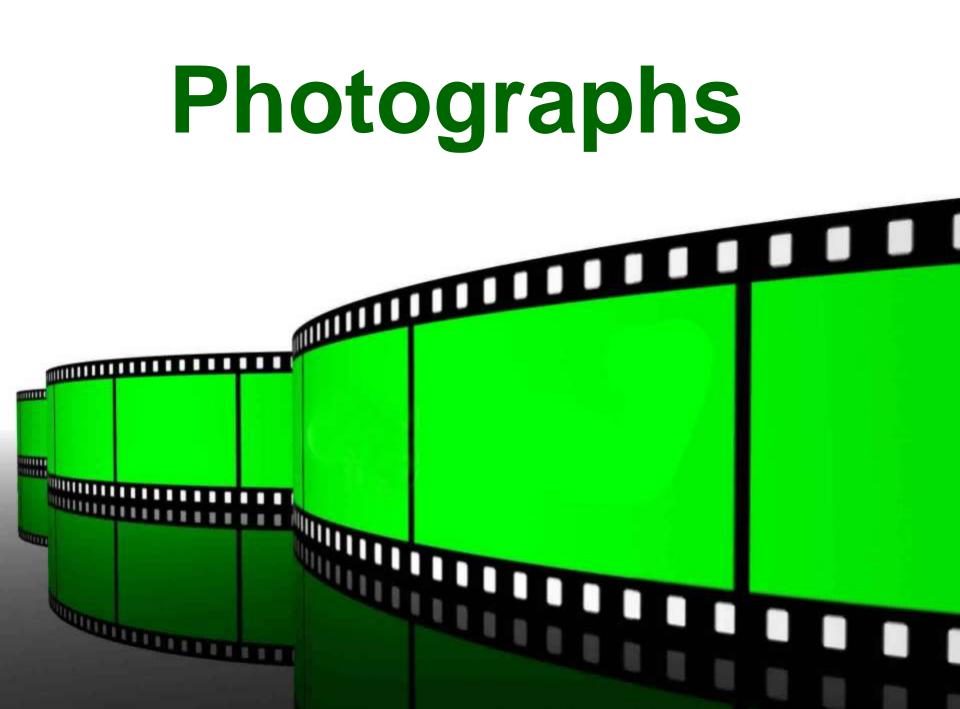


Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	70,000	
Net Profit (Ownership Tr. Fee added back)	142200	157200
Depreciation (Non cash item)	6000	6000
Opening Balance of Cash Surplus	0	89,520
Total Cash Inflow	218,200	252720
Cash Outflow		
Purchase of Product	70,000	
Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
Payment of GB loan	16680	
Total Cash Outflow	128,680	42,000
Net Cash Surplus	89,520	210,720

## **SWOT Analysis**



STRENGTH <ul> <li>Business Experience and Skill</li> <li>Maintain Daily accounts</li> <li>10 hours shop open</li> <li>No loan against business</li> <li>Located beside Road</li> </ul>	WEAKNESS Lack of investment Credit Sale
OPPORTUNITIES	THREATS
Expansion of Business	Fire.
Increasing the number of Customer	Theft.
Have chance to grab new customer	Political Instability may reduce the sale.

































এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: গ্রাম/রাস্তা: শশীনাড়া, শশীনাড়া, ডাকঘর: উথুলী - ১৮৫৩, শিবালয়, মানিকগঞ্জ স্লেন্সম্প প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৯/২০০৮



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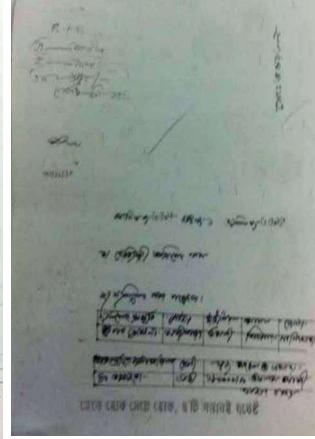
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### Presented at ..... Internal Design Lab on July..... 2017 at GT

