

Proposed NU Business Name: M/S JAHANARA TRADES



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAKARIA HOSSAIN
Age	:	09-10-1987(30 Years)
Education, till to date	:	Class: Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sister
Address	:	Vill: Arjungari Shakoya, P.O: Nusratpur, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAHANARA BEGUM
(iii) Father's name	:	MD. AMZAD HOSSAIN PK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 2 Female), Member ID: 4976, Group No: 08 Member since: 05-10-1997(20Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 14,280
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-284144
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGUM joined Grameen Bank since 20 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	:	M/S JAHANARA TRADES
Location	:	Arjungari Shakoya, Adomdighi, Bogra
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 120,000/-(from existing business) 80% Required Investment BDT 30,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 Ft * 10Ft =20
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

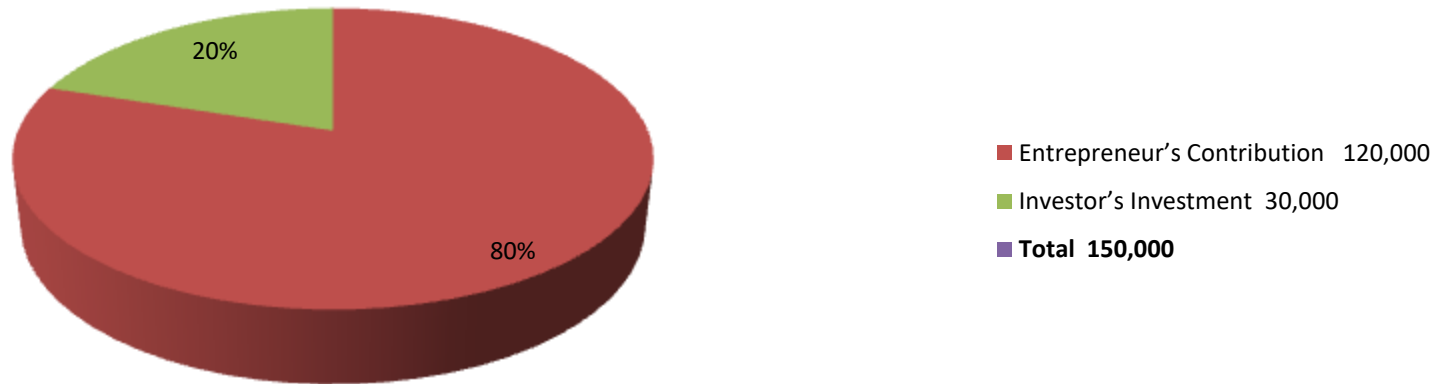
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	1,000	30000	360000
Total Sales (A)	1,000	30000	360000
Less Variable Expense			
	500	15000	180000
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		100	1200
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		8,800	105600

5 Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chadur	300	400	1120,000		0	0	120,000
Suta				800	50	30,000	30,000
Total	300		120,000	800		30,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	1,500	45000	540000	567000	595350
Total Sales (A)	1,500	45000	540000	567000	595350
Less Variable Expense				0	0
	750	22500	270000	283500	297675
Total variable Expense (B)	750	22500	270000	283500	297675
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		500	6000	6300	6615
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,300	75600	79380	83349
Net Profit (E)= [C-D]		16,200	194400	204120	214326
Investment Payback			12,000	12,000	12,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	194400	204120	214326
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		178,400	366,520
	Total Cash Inflow	234,400	382,520	580,846
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12000	12,000
3	Net Cash Surplus	178,400	366520	564846

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Arjungari Shakoya,
Adomdighi,Bogra

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

