

## Proposed NU Business Name: **JANATA ENTERPRISE**



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Project verified by: Md Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>Rasal Morol</b>
Age	:	03-04-1990 (27 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	4 Brothers
Address	:	Vill: Ajmotpur, P.O: Ajmotpur, P.S: Kaliganj ,Dist:Gaziipur
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>Shahida Begum</b>
(iii) Father's name	:	<b>Mosleuddin Morol</b>
(iv) GB member's info	:	Branch: Jangalia, Centre: 62 (Female), Member ID: 5798/1, Group No: 01 Member since: 21.09.2009 to 2017 (8 Years) First loan: BDT 5000
Further Information:		Last Loan: BDT 125000      Outstanding loan: BDT
(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.) <sup>10</sup>	:	Yes
Business Experiences and Training Info	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-215452
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Shahida Begum** joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

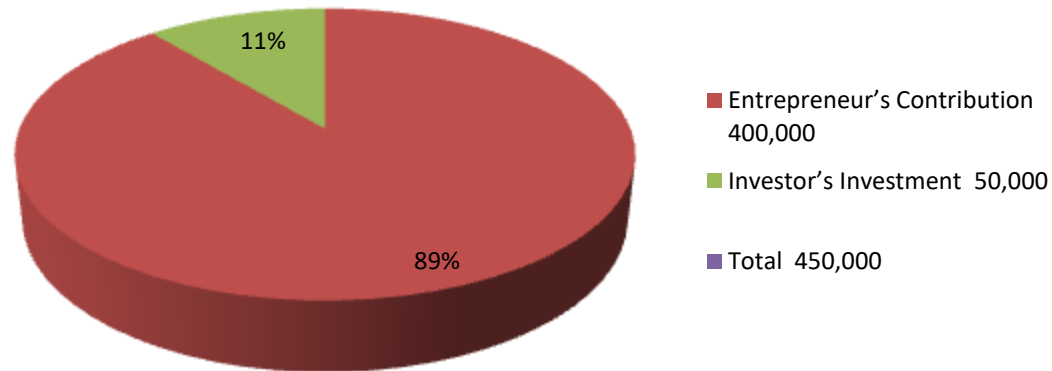
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JANATA ENTERPRISE</b>
Location	:	Aora khali bazar
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 400000/- (from existing business) 89% Required Investment BDT 50000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 25 ft = 625 square ft
Security of the shop	:	150000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in various Handicraft &amp; Cottage products</li><li>▪ Average 20% gain on sale.</li><li>▪ The business is operated by entrepreneur. Existing no employees.</li><li>▪ The shop is own.</li><li>▪ Collects goods from gazipur</li><li>▪ Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Digel, Mobil, Parts etc	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			0
Digel, Mobil, Parts etc	3200	96000	1152000
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Fixed Expense</b>			
Rent		2700	32400
Electric Bill		600	7200
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>
<b>Net Profit (E)= [C-D]</b>		<b>15500</b>	<b>186000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Digel	700	70	49,000	50	1,000	50,000	99,000
Mobil	500	250	125,000	5	0	0	125,000
Octen	500	89	44,500	20	0	0	44,500
Petrol	1000	83	83,000	50	0	0	83,000
Parts	20	2500	50,000	10	0	0	50,000
Tiyer	50	500	25,000	50	0	0	25,000
Others			23,500			0	23,500
			<b>400,000</b>			<b>50,000</b>	<b>450000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>
<b>Revenue(Sales)</b>				
Digel, Mobil, Parts etc	5000	150000	1800000	1890000
	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
<b>Less Variable Expense (B)</b>				
Digel, Mobil, Parts etc	4000	120000	1440000	1512000
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>
<b>Less Fixed Expense</b>				
Rent		2700	32400	32400
Electric Bill		600	7200	7500
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Genarator		0	0	0
Mobil Bill		200	2400	2500
<b>Total Fixed Cost (D)</b>		<b>8500</b>	<b>102000</b>	<b>102400</b>
<b>Net Profit (E)= [C-D]</b>		<b>21500</b>	<b>258000</b>	<b>270900</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	258,000	270900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		228000
	<b>Total Cash Inflow</b>	<b>308,000</b>	<b>498,900</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>228,000</b>	<b>468,900</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill: 12 yrs ,  
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

