

Proposed NU Business Name: **JONONI HARDWARS**



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Project verified by: MD. Mijan Pathoary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	OVIJIT SORKAR
Age	:	30-09-1990(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill: Borboria,P.O: Pochamaria,P.S: puthia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOLPONA SORKAR
(iii) Father's name	:	ORUN KUMAR SORKAR
(iv) GB member's info	:	Branch: Borboria,Centre #07(Female), Member ID: 5748, Group No:07 Member since:08-02-2006 First loan: BDT -5000
Further Information:		Existing Loan: BDT 200000, Outstanding loan: 200000
(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 no training.
Other Own/Family Sources of Income	:	Workshop
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01763907819
Father's Contact No.	:	01724114240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOLPONA SORKAR joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JONONI HARDWARDS
Location	:	Borboria, pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 200000
Financing	:	Self BDT 150000-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 15 ft= 300 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
sales of product	1,400	42,000	504000
Total variable Expense (B)	1,400	42,000	504000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		1700	20,400
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		10,000	120,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
hardwars		120,000	120,000		15000	30000	150,000
electronic		10,000	10,000			20000	30,000
nat boltu		10000	10,000				8,000
Others		10000	10,000				10,000
Total	0	150000	150000		15000	50000	198000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less. Variable Expense					
sales of product	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		1700	9600	9800	10000
Electricity Bill		500	6000	6200	6400
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6200	6400
Entertainment					
Salary (staff)					
Gard		100	1200	1300	1400
Bank service Charge			100	100	100
Total Fixed Cost		8000	85300	86200	87100
Net Profit (E) [C-D)		16000	202700	216200	230420
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	202700	216200	230420
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		182700	378900
	Total Cash Inflow	252,700	398900	609320
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	182,700	378900	589320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : borboria, pochamaria,
puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

