

Proposed NU Business Name: **JONONI HARDWARE**



Project identification and prepared by: MD.ANISAR RAHAMAN  
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. ISMAIL</b>
Age	:	01-12-1999( 19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill:South Rajoshpur, P.O:Shaldhor bazar P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>HASINA AKTER</b>
(iii) Father's name	:	<b>ABUL HASEM</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:4018/4, Group No: 04 Member since: 10-05-2010-2017(07 Years) First loan: BDT 3,000/- Existing loan: BDT20000/- Outstanding loan: 18700/-
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	:	05( Years) Nil
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835073286
Mother's Contact No.	:	01882135948
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASINA AKTER** joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

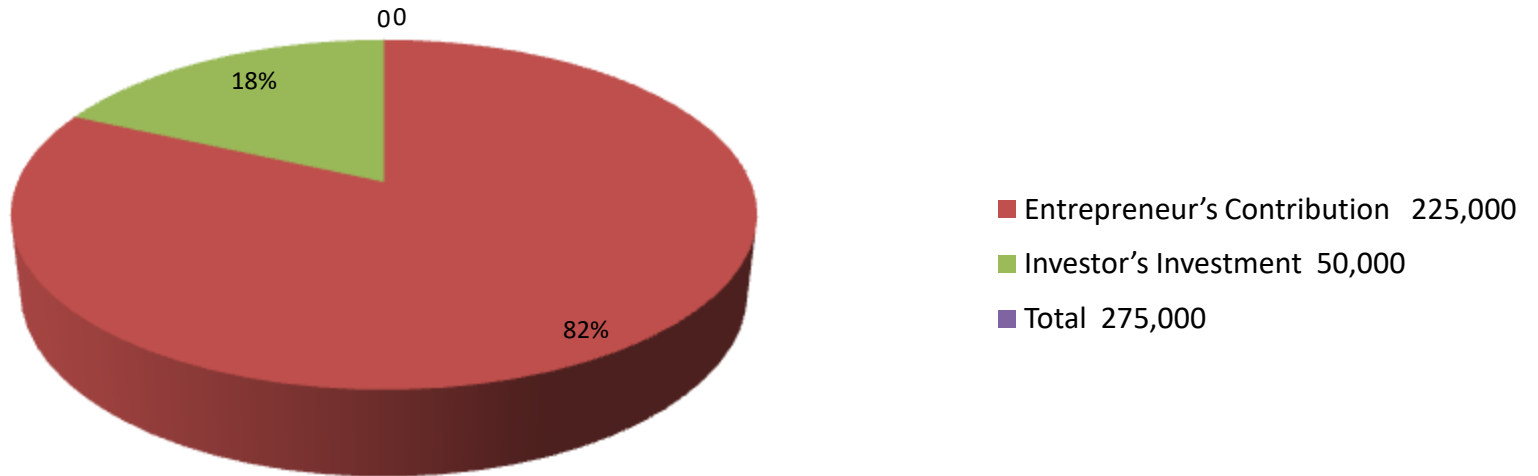
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JONONI HARDWARE</b>
Location	:	Rajoshpur bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 225000(from existing business) 82% Required Investment BDT,50,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft. = 300square ft
Security of the shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; baket,jag,iron,tar,colour,others..</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
baket,jag,iron,tarkata,color,tar,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
baket,jag,iron,tarkata,color,tar,others	2550	76500	918000
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		800	9600
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		0	0
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>6950</b>	<b>83400</b>
<b>Net Profit (E)= [C-D]</b>		<b>6550</b>	<b>78600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
baket	0	0	5,000			0	5,000
jag	0	0	5,000			0	5,000
iron	0	0	30,000			20,000	50,000
tarkata	0	0	20,000			0	20,000
steel	0	0	50,000			10,000	60,000
color	0	0	40,000			10,000	50,000
barnis	0	0	10,000			0	10,000
tarpin	0	0	10,000			0	10,000
tar&others	0	0	40,000			10,000	50,000
security			15,000			0	15,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>225,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>275,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
basket,jag,iron,tarkata,color,tar,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3400	102000	1224000	1285200	1349460
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		800	9600	9600	9600
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6950</b>	<b>83400</b>	<b>83980</b>	<b>84569</b>
<b>Net Profit (E)= [C-D]</b>		<b>11050</b>	<b>132600</b>	<b>139230</b>	<b>146192</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	132,600	139230	146191.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112600	231830
	<b>Total Cash Inflow</b>	<b>182,600</b>	<b>251,830</b>	<b>378,022</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,600</b>	<b>231,830</b>	<b>358,022</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0Experience & Skill : 15Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Rajoshpur  
bazar,parshoram,feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE

