JOSNA ENTERPRISE



Project identification and prepared by: Shahabuddin, Ashulia Unit Project verified by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD MOFIZUR RAHMAN			
Age	:	23-10-1980 (34 Years)			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	1 daughter			
No. of siblings:	:	Two Brothers & One Sister			
Present Address		Vill: South Rajashon, P.O: Rajashon, P.S: Savar, Dist: Dhaka.			
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 MOST. HAJERA BIBI MD SIDDIQUR RAHMAN Branch: Birulia, Centre # 36 (Female), Member ID: 4015, Group No: 01 Member since: 10-11-2004 (10 Years) First loan: 10,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 1,00,000, Outstanding loan: BDT 77,760 Younger brother No No 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	:	Ten years experience in running business.
Training Info	:	He has training.
Other Own/Family Sources of Income	:	Younger brother's income (Centering Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736245924
Mother Contact No.	:	01916707305
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

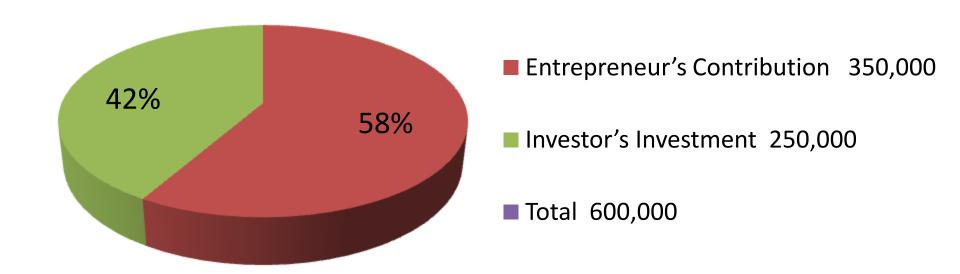
Most. Hajera Bibi is a member of Grameen Bank since 10 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in building house, buying cow and younger son's centering business. She brought a change in their life by getting and properly utilizing loan from GB.

Proposed Nobin Udyokta Business Info			
Business Name	:	JOSNA ENTERPRISE	
Location	:	South Rajashon, Savar, Dhaka.	
Total Investment in BDT	:	6,00,000 taka	
Financing	:	: Self BDT 3,50,000 (from existing business) 58%	
Present salary/drawings from business (estimates)	:	Required Investment BDT 2,50,000 (as equity) 42% 10,000 Taka	
Proposed Salary	:	12,000 Taka	
Implementation	:	 The business is planned to be scaled up by investment in supplying bamboo, wood and plane sheet for centering in the purpose of making buildings. The business is operating by entrepreneur. Existing two employee 4 labours. After getting equity four labours will be appointed. Collects goods from Noyabazar, Savar, Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Rent from Supplying bamboo, wood, plane sheet	120,000	1,440,000		
Total Sales (A)	120,000	1,440,000		
Less. Variable Expense				
Rent from Supplying bamboo, wood, plane sheet	0	0		
Total variable Expense (B)	0	0		
Contribution Margin (CM) [C=(A-B)	120,000	1,440,000		
Less. Fixed Expense				
Rent	1,500	18,000		
Electricity Bill	200	2,400		
Mobile Bill	1,000	12,000		
Entertainment	500	6,000		
Transportation	40,000	480,000		
Labour & Staff	45,000	540,000		
Salary (self)	10,000	120,000		
Non cash				
Depreciation (Bamboo)	5,583	67,000		
Depreciation (Wood)	1,389	16,667		
Depreciation (Plane Sheet)	208	2,500		
Total fixed Cost (D)	105,381	1,178,400		
Net Profit (E) [C-D)	14,619	261,600		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Bamboo (5000x40) Wood (500cft x 100) Plane Sheet	2,00,000 50,000 50,000	1,20,000 80,000 50,000	3,20,000 1,30,000 1,00,000			
Security	50,000	-	50,000			
Total	3,50,000	2,50,000	6,00,000			

Source of Finance



Financia	Projection	(BDT)
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Particular	Monthly	1st Year	2nd Year	3rd year	
Revenue (sales)					
Rent from Supplying bamboo, wood, plane sheet	200,000	2,400,000	2,520,000	2,646,000	
Total Sales (A)	200,000	2,400,000	2,520,000	2,646,000	
Less. Variable Expense					
Rent from Supplying bamboo, wood, plane sheet	0	0	0	0	
Total variable Expense (B)	0	0	0	0	
Contribution Margin (CM) [C=(A-B)	200,000	2,400,000	2,520,000	2,646,000	
Less. Fixed Expense					
Rent	1,500	18,000	18,000	18,000	
Electricity Bill	200	2,400	2,520	2,646	
Mobile Bill	1,500	18,000	18,900	19,845	
Transportation	70,000	840,000	882,000	926,100	
Labour & Staff	75,000	900,000	945,000	992,250	
Entertainment	1,000	12,000	12,600	13,230	
Salary (self)	12,000	144,000	151,200	158,760	
Non Cash Item					
Depreciation (Bamboo)	8,889	106,667	112,000	117,600	
Depreciation (Wood)	3,611	43,333	45,500	47,775	
Depreciation (Plane Sheet)	417	5,000	5,250	5,513	
Total Fixed Cost	174,117	2,089,400	2,193,870	2,303,563	
Net Profit (E) [C-D)	25,883	310,600	326,130	342,437	
Investment Payback		100,000	100,000	100,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	310,600	326,130	342,437
1.3	Depreciation (Non cash item)	106,667	112,000	117,600
1.4	Opening Balance of Cash Surplus		317,267	655,397
	Total Cash Inflow	667,267	755,397	1,115,433
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	317,267	655,397	1,015,433

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 10 Years

Quality cloth & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft

Fire

Political unrest

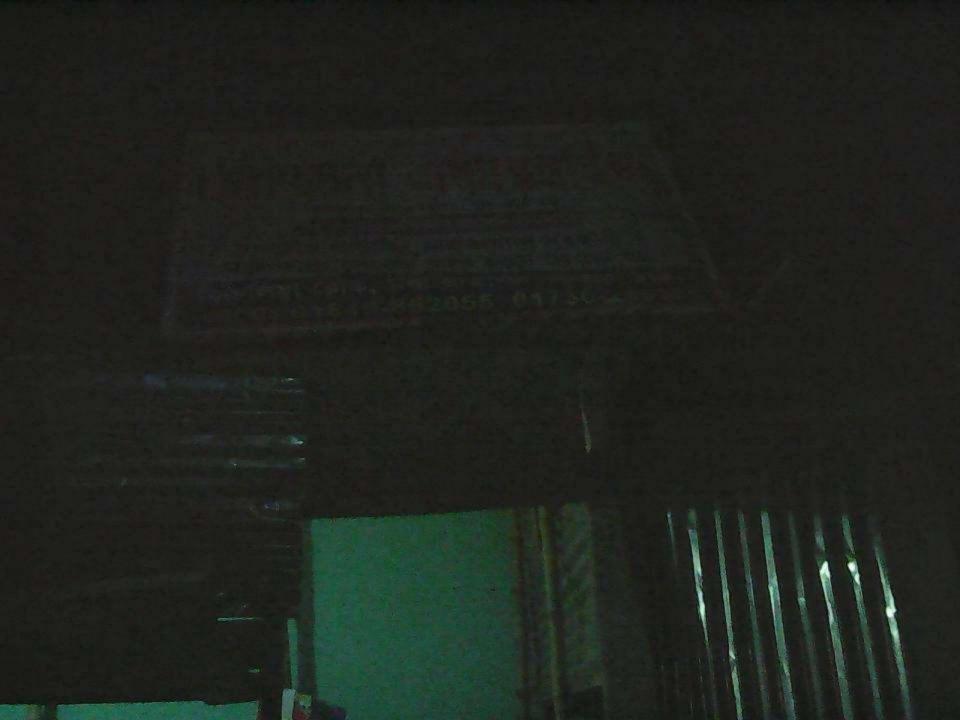
Local competitors;

Pictures













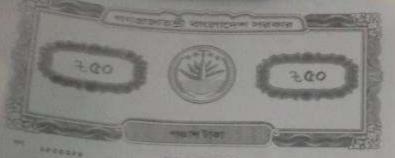












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FAMILY PICTURE

