

Proposed NU Business Name: **JONI STORE**



Project identification and prepared by: MD Golam Rosul,
Munsiganj Unit, Dhaka
Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NUR E HAMIM JONI
Age	:	02-05-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother 04 Sister
Address	:	Vill: Rikabi bazar P.O: Rikabi bazar ; P.S: Munsiganj ;Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA BULBUL
(iii) Father's name	:	LATE SHAHJAHAN
(iv) GB member's info	:	Branch: Panchasar, Munsiganj , Centre # 12 (Female), Member ID: 1916 , Group No: 04 Member since: 01-02-1991 (25 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 90000 Outstanding loan: BDT 22,020
(v) Who pays GB loan installment	:	Mother
(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	:	16 years experience in running business.16 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-169960
Family's Contact No.	:	01959-624068
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BULBUL joined Grameen Bank since 25 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JONI STORE
Location	:	Rikabi Baazar
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 260,000/- (from existing business) 72% Required Investment BDT 100,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 09ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Hardware items . ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing 01 employee. ▪After getting equity fund 01 employee will be appointed. ▪The shop is Rented . ▪Collects goods from Narayanganj, Dhaka ▪Agreed grace period is 3 months.

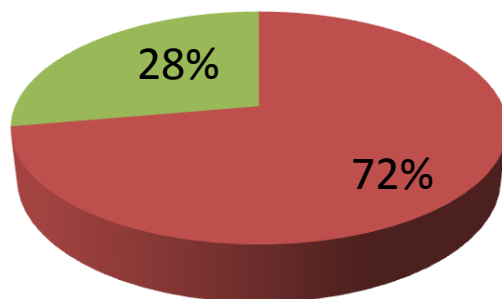
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Pulse, Oil, Hardware items .	5700	171000	2052000
Total Sales (A)	5700	171000	2052000
Less Variable Expense			
Rice, Pulse, Oil, Hardware items .	4845	145350	1744200
Total variable Expense (B)	4,845	145350	1744200
Contribution Margin (CM) [C=(A-B)	855	25650	307800
Less Variable Expense			
Rent		6,000	72000
Electricity bill		1000	12000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		100	1200
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		17,400	208800
Net Profit (E)= [C-D]		8,250	99000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	2300	23,000	20	2,300	46,000	69,000
Cosmetis	1	30000	30,000	1	30000	30,000	60,000
Hardware items	1	50000	50,000	1	20000	20,000	70,000
Oil	220	90	19,800	1	4000	4,000	23,800
Spreed	1	50000	50,000	0	0	0	50,000
Others	1	14800	14,800	0	0	0	14,800
Security	1	72400	72,400			0	72,400
Total	235	0	260,000	23	0	100,000	360,000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 100,000
- Total 360,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Pulse, Oil, Hardware items .	8400	252000	3024000	3175200
Total Sales (A)	8400	252000	3024000	3175200
Less Variable Expense				
Rice, Pulse, Oil, Hardware items .	7140	214200	2570400	2698920
Total variable Expense (B)	7,140	214200	2570400	2698920
Contribution Margin (CM) [C=(A-B)	1,260	37800	453600	476280
Less Variable Expense				
Rent		6,000	72000	72,000
Electricity bill		1500	18000	18500
Transportation		2,000	24000	24,500
Salary (self)		5000	60000	60,500
Salary(Staff)		6000	72000	72000
Entertainment		300	3600	3600
Guard		100	1200	1200
Generator		200	2400	2400
Mobile bill		400	4800	4900
Total fixed cost (D)		21,500	189,600	252,300
Net Profit (E)= [C-D]		16300	195600	223,980
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	10,000	
1.2	Net Profit	195,600	223,980
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		135,600
	Total Cash Inflow	205600	359580
2	Cash Outflow		
2.1	Purchase of Product	10,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	70,000	60000
3	Net Cash Surplus	135,600	299580

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 16 Years
Quality goods & 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

Pictures



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ নূরে হামিম জনি
Name: Md Nura Hamim Jony
পিতা: নূত শারজাহান
মাতা: ফাতেমা বুলবুল
Date of Birth: 02 May 1985

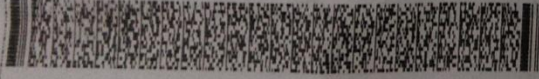


ID NO: 5925605154833

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ৬৫, গ্রাম/রাস্তা: রিকাবী বাজার, পূর্ব পাড়া, ডাকঘর: রিকাবী বাজার - ১৫০১, মিরকাদিম পৌরসভা, মুন্সীগঞ্জ সদর, মুন্সীগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৫/২০০৮



গ্রামীণ ব্যাংক

পঞ্চসদর, মুন্সীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম: মোঃ নূরে হামিম জনি
ঋণী নং: ১০১১
গ্রুপ নং: ০৪
কেন্দ্র নং: ১৫৪
কেন্দ্রের নাম: বিজয়ী রক্ষা বই
বই ইস্যুর তারিখ: ৩০/০৫/২০০৮
শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

