

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



Project identification and prepared by: Md Shahidul Islam  
Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

|  |   |  |
|--|---|--|
| Name   | : | <b>JONI PAL</b>  |
| Age  | : | 17-04-1998 (18 Years)  |
| Education, till to date                          | : | Class V  |
| Marital status                                   | : | Unmarried  |
| Children   | : | NA   |
| No. of siblings:                                 | : | 01 Brother 01 Sister   |
| Address  | : | Vill: Narrayanpur , P.O: Bagha , P.S: Bagha , 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                               | : | <b>GITA PAL</b>  |
| (iii) Father's name                              | : | <b>SREE SHIBEN PAL</b>   |
| (iv) GB member's info                            | : | Branch :Monigram , Centre : 75 (Female),<br>Member ID: 8809 , Group No: 01<br>Member since: 16-03-2010 (06 Years)<br>First loan: BDT 15000 |
| Further Information:                             |   | Existing loan: BDT 83372 Outstanding loan: BDT 71576   |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 10 years experience in running business. 05 Years in own business.<br>He has 01 Years training. |
| Other Own/Family Sources of Income  | : | NA  |
| Other Own/Family Sources of Liabilities   | : |   |
| Entrepreneur Contact No.  | : | 01733-047783  |
| Family's Contact No.  | : | 01784-249367  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi                                       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GITA PAL** joined Grameen Bank since 06 years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>JONI ENTERPRISE</b>  |
| Location  | : | Narayanpur  |
| Total Investment in BDT                           | : | BDT 121000/-  |
| Financing   | : | Self BDT 71000/- (from existing business) 59 %<br>Required Investment BDT 50000/- (as equity) 41 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | ft x ft= sqft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Path, Clay Pot. etc</li><li>▪Average 40 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is own .</li><li>▪Collects goods from Local.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| <b>Revenue(Sales)</b>                     |       |         |        |
| Clay Pot                                  | 1300  | 39000   | 468000 |
| <b>Total Sales (A)</b>                    | 1300  | 39000   | 468000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Clay Pot                                  | 780   | 23400   | 280800 |
| <b>Total variable Expense (B)</b>         | 780   | 23400   | 280800 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 520   | 15600   | 187200 |
| <b>Less Variable Expense</b>              |       |         |        |
| Transportation                            |       | 2,000   | 24000  |
| Salary (self)                             |       | 5000    | 60000  |
| Bank charge                               |       | 100     | 1200   |
| Mobile bill                               |       | 200     | 2400   |
| <b>Total fixed cost (D)</b>               |       | 7,300   | 87600  |
| <b>Net Profit (E)= [C-D]</b>              |       | 8,300   | 99600  |

# Investment Breakdown

| Existing     |             |            |               | Proposed |            |               |                |
|--------------|-------------|------------|---------------|----------|------------|---------------|----------------|
| Particulars  | Qty.        | Unit Price | Amount        | Qty      | Unit Price | Amount        | Proposed       |
|              |             |            | (BDT)         |          |            | (BDT)         | Total          |
| Path         | 1000        | 70         | 70,000        | 1        | 50,000     | 50,000        | 120,000        |
| Pot          | 1           | 1000       | 1,000         | 1        | 0          | 0             | 1,000          |
| <b>Total</b> | <b>1001</b> | <b>0</b>   | <b>71,000</b> | <b>2</b> | <b>0</b>   | <b>50,000</b> | <b>121,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Paticular                                 | Daily | Monthly | Year1         | Year 2        | Year 3        |
|---|-------|---------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                     |       |         |               |               |               |
| Clay Pot                                  | 2000  | 60000   | 720000        | 756000        | 793800        |
| <b>Total Sales (A)</b>                    | 2000  | 60000   | 720000        | 756000        | 793800        |
| <b>Less Variable Expense</b>              |       |         |               |               |               |
| Clay Pot                                  | 1200  | 36000   | 432000        | 453600        | 476280        |
| <b>Total variable Expense (B)</b>         | 1,200 | 36000   | 432000        | 453600        | 476280        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 800   | 24000   | 288000        | 302400        | 317520        |
| <b>Less Variable Expense</b>              |       |         |               |               |               |
| Transportation                            |       | 2,500   | 30000         | 30,500        | 31000         |
| Salary (self)                             |       | 5000    | 60000         | 60000         | 60000         |
| Bank charge                               |       | 100     | 1200          | 1200          | 1200          |
| Mobile bill                               |       | 300     | 3600          | 3700          | 3800          |
| <b>Total fixed cost (D)</b>               |       | 7,900   | 93,600        | 94,700        | 95800         |
| <b>Net Profit (E)= [C-D]</b>              |       | 16100   | 193200        | 207,700       | 221720        |
| Investment Payback                        |       |         | <b>20,000</b> | <b>20,000</b> | <b>20,000</b> |



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

| SR# | Particulars                                       | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1   | Cash Inflow                                       |              |              |              |
| 1.1 | Investment Infusion by Investor                   | 50,000       |              |              |
| 1.2 | Net Profit  | 193,200      | 207,700      | 221720       |
| 1.3 | Depreciation (Non cash item)                      |              |              |              |
| 1.4 | Opening Balance of Cash Surplus                   |              | 173,200      | 360900       |
|     | <b>Total Cash Inflow</b>                          | 243200       | 380900       | 582620       |
| 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) | 20000        | 20000        | 20000        |
|     | <b>Total Cash Outflow</b>                         | 70,000       | 20000        | 20000        |
| 3   | <b>Net Cash Surplus</b>                           | 173,200      | 360900       | 562620       |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
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







জাতীয় ভাষা  
সংস্করণ সংস্থা

সহজ ভাষায় পাঠ্য বই

সিএ  
৪৩০০  
০১  
৭০০০  
২৪/১১/১০

০১/১১/১০

জাতীয় ভাষা সংস্করণ সংস্থা  
জি.এ.এ. কলেজ  
১০২ নং বি.এ. রোড  
ঢাকা-১১০০

স্বাক্ষর  
ক্রিঃ

পৌরসভা  
বাধা-১৯৭৩

সংস্করণ নং: ০১/১১/১০  
সংস্করণ তারিখ: ০১/১১/১০  
সংস্করণ স্থান: ঢাকা  
সংস্করণ মূল্য: ১০০০ (দশ হাজার)  
সংস্করণ মূল্য: ১০০০ (দশ হাজার)  
সংস্করণ মূল্য: ১০০০ (দশ হাজার)

১. সংস্করণ নং: ০১/১১/১০
২. সংস্করণ মূল্য: ১০০০ (দশ হাজার)
৩. সংস্করণ স্থান: ঢাকা
৪. সংস্করণ তারিখ: ০১/১১/১০
৫. সংস্করণ মূল্য: ১০০০ (দশ হাজার)
৬. সংস্করণ মূল্য: ১০০০ (দশ হাজার)
৭. সংস্করণ মূল্য: ১০০০ (দশ হাজার)
৮. সংস্করণ মূল্য: ১০০০ (দশ হাজার)

| সংস্করণ মূল্য | টাকা |
|---------------|------|
| ১০০০          | ১০০০ |
| ১০০০          | ১০০০ |
| ১০০০          | ১০০০ |
| ১০০০          | ১০০০ |
| ১০০০          | ১০০০ |
| ১০০০          | ১০০০ |
| ১০০০          | ১০০০ |

সংস্করণ সংস্থা  
সংস্করণ সংস্থা

জাতীয় ভাষা সংস্করণ সংস্থা  
বাধা পৌরসভা কার্যালয়  
সংস্করণ নং: ০১/১১/১০

জন্ম সনদ  
০১/১১/১০  
০১/১১/১০



সংস্করণ সংস্থা  
সংস্করণ সংস্থা

# FAMILY PICTURE

