

Proposed NU Business Name: M\S SHAMIM ENTERPRISE



Project identification and prepared by: Md. Shahadat hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: NAHID ALOM
Age	:	05-10-1984 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Birtara P.O:Birkodomali P.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: MAZEDA Begum
(iii) Father's name	:	MD: NASIR UDDIN
(iv) GB member's info	:	Branch: kendua modupur , Centre # 48 (Female), Member ID: 6157, Group No: 10 Member since: 1988 raning (29Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 30,,000 Outstanding loan:
(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. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-941937
Family's Contact No.	:	01711-513553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: MAZEDA BEGUM Joined Grameen Bank Since 29 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M\ S SHAMIM ENTERPRISE
Location	:	Kendua Bazar, donbari, Tangail.
Total Investment in BDT	:	BDT 251,000
Financing	:	Self BDT 181,000 (from existing business) 72% Required Investment BDT 70,000 (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft = 100 Square ft
Security of the shop	:	60,00 Taka.
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Rong, soich, Bord, Balp, Betary etc.▪ Average 10% gain on sale.▪ The business is operating by entrepreneur. Existing 0 Employee.▪ The Shop is Rented▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

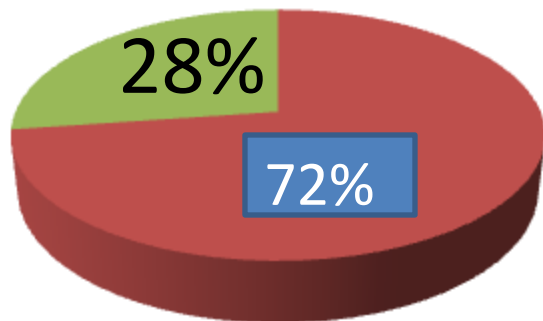
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rong, soich, Bord, Balp, Betary etc.	6,000	180,000	2160,000
Total Sales (A)	6,000	180,000	2160,000
Less. Variable Expense			
Rong, soich, Bord, Balp, Betary etc.	5,400	162,000	1944,000
Total variable Expense (B)	5,400	162,000	1944,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,600	19200
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5,000	60,000
Guard		150	1800
Transportation		500	6000
Entertainment		1000	12000
Genaretor		350	4200
Bank service Charge		0	0
Total fixed Cost (D)		9000	108000
Net Profit (E) [C-D]		18000	316,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rong	150	100	15,000			20000	35,000
Soich bord			20,000			20000	40,000
Tar	20	1200	24,000			30,000	54,000
Balp	200p	50	10,000				10,000
Betary pany	200l	60	6000				6000
Others			50000				50000
Security			60,000				60,000
Total			181,000			70,000	251,000

Source of Finance



Entrepreneur
Investment:181,000
Investor Investment:70,000
Total Investment:251,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Three pices, Shart, Pant,Panjabi, frok Etc	6500	195,000	2340,000	2457,000
Total Sales (A)	6500	195,000	2340,000	2457,000
Less. Variable Expense				
Three pices, Shart, Pant,Panjabi, frok Etc				
	5850	175,500	2106,000	2211,300
Total variable Expense(B)	5850	175,500	2106,000	2211,300
Contribution Margin (CM) [C=(A-B)	650	19,500	234,000	245,700
Less. Fixed Expense				
Rent		1600	19200	19200
Electricity Bill		200	2400	2500
Mobile Bill		200	2400	2500
Salary (self)		5,000	60,000	60,000
Transportation		1500	18,000	20,000
Entertainment		1000	12000	12000
Genaretor		350	4200	4300
Guard		150	1800	2000
Total Fixed Cost		10,000	120,000	122,500
Net Profit (E) [C-D)		9,500	114,000	123,200
Investment Payback			42,000	42,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	114,000	123,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		72,000
	Total Cash Inflow	184,000	195,200
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	72,000	153,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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









മുഖ്യ ഓഫീസ്
കോഴിക്കോട്

കുറഞ്ഞ വിലയിൽ
മുഖ്യ ഓഫീസ്
കോഴിക്കോട്





FAMILY PICTURE

