

Proposed NU Business Name: **MS SHAMIM ENTERPRISE**



Project identification and prepared by: Md Mofazzal hossain
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM HOSSEN
Age	:	10-06-1987 (30 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son 1 Dauther
No. of siblings:	:	0 Brothers 2 Sisters
Address	:	Vill: Elenga P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	MST NASIMA BEGUM
(iii) Father's name	:	MD. SHAMSHUL HAQUE
(iv) GB member's info	:	Branch: Member ID: Member since: First loan: BDT
Further Information:		Existing Loan: BDT 0/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-829872
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 22 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAMIM ENTERPRISE
Location	:	Elenga Bas stand,Elenga Kalihati, Tangail
Total Investment in BDT	:	BDT 13,00,000/-
Financing	:	Self BDT 10,00,000/-(from existing business) 77% Required Investment BDT 300000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35ft x 8 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪ Cement, Pipe, Cable, Ring, Slap, Cover, Brick, Etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

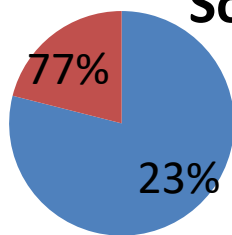
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cement, Pipe, Cable, Ring, Slap, Cover, Brick, Etc	5,500	165,000	1,980,000
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Cement, Pipe, Cable, Ring, Slap, Cover, Brick, Etc	4,125	123,750	1,485,000
Total variable Expense (B)	4,125	123,750	1,485,000
Contribution Margin (CM) [C=(A-B)]	1,375	41,250	495,000
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		1,000	12,000
Salary		5,000	60,000
Salary (stuff)		6,000	72,000
Generator Bill		150	1,800
Transportation		5,000	60,000
Entertainment		500	6,000
Mobile		550	6,600
Guard		100	1,200
Total fixed Cost (D)		24,300	165,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cement	300	400	120,000	250	400	100,000	220,000
Pipe	2,000	200	400,000			200,000	600,000
Cable	500	100	50,000			-	50,000
Ring	700	150	105,000			-	105,000
Slap	40	250	10,000			-	10,000
Cover	150	200	30,000			-	30,000
Brick			100,000			-	100,000
Decent			10,000			-	10,000
Electrick goods	-	-	100,000			-	
pati			25,000				
security			50,000				50,000
			1,000,000			300,000	1,300,000

Source of Finance



Entrepreneur Contrul	1000000
Investors Investment	300000
Total	1300000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cement, Pipe, Cable,Ring,Slap,Cover,Brick,Etc	6,500	195,000	2,340,000	2,457,000	2579850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense				-	-
Cement, Pipe, Cable,Ring,Slap,Cover,Brick,Etc	4,875	146,250	1,755,000	1,842,750	1,934,888
Total variable Expense (B)	4,875	146,250	1,755,000	1,842,750	1,934,888
Contribution Margin (CM) [C=(A-B)	1,625	48,750	585,000	614,250	644,963
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		1,000	12,000	12,000	12,000
Salary		5,000	60,000	60,000	60,000
Salary (stuff)		6,000	72,000	72,000	72,000
Generator Bill		150	1,800	1,800	1,800
Transportation		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile		550	6,600	6,600	6,600
Guard		100	1,200	1,200	1,200
Total fixed Cost (D)		24,300	291,600	291,600	291,600

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1	Investment Infusion by Investor	300,000		
1	Net Profit	293,400	322,650	353,363
1	Depreciation (Non cash item)			
1	Opening Balance of Cash Surplus		173,400	234,300
	Total Cash Inflow	593,400	354,300	587,663
2	Cash Outflow			
2	Purchase of Product	300,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	173,400	234,300	467,663

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







মেসার্স

বিস্মিত্বাহির রাহমানির স্টোর্স

শামিম এন্টারপ্রাইজ

শ্রোঃ মোঃ শামসুল মন্ডল

এখানে ইট, বালু, খোয়া, পাইকারী ও খুচরা বিক্রয় করা হয়।

বিঃ দ্রঃ-ইট ভাংগানোর মেশিন ভাড়া দেওয়া হয়।

পুৰাতন ডুৱাপুৰ রোড সামওয়ান গেট, এলেকা টাঙ্গাইল। মোবাঃ ০১৭২০-৮২৯৮৭৮, ০১৭৪৭-২৪৪২৮২, ০১৭৪৪-২২৯৯৭৮



কলম্বু সৃষ্টির নকশা

কলম্বু সৃষ্টির নকশা













