

# ***Tasnim Enterprise***



**Project by- Md. Shahinur Rahaman**

**Madhobpur Unit**  
**Area 4**

**GRAMEEN TRUST**



**Identified By - Md. Ruhul Amin**  
**Verified by- Md. Alhaz Sarkar**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	<b>Md.Shahinur Rahman</b>
Age	:	15 Jul-1993 (25 Years)
Marital status	:	Married
Children	:	No Son No Doaughter
No. of siblings:	:	05 Brothers 1 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rahima Begum
(iii) Father's name	:	Md. Azizur Rahman
(iv) GB member's info	:	Branch: Bohara Centre : 84/m Group no:07 Loanee no.:2013 Member since:1998-2015 First loan:2000
Further Information:		Existing loan: 0 Outstanding: N/A
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class. H.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Shop Keeper</b>
<b>Initial Investment</b>	<b>:</b>	<b>80,000</b>
<b>Trade License</b>		<b>198 (2017-2018)</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>05 Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>N/A</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01745-959568</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT- Madhobpur Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

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NU's Mother.. has been a member of Grameen Bank since 1998-2015 (17 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in work and gradually improved their living standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Mahin Enterprise</b>
<b>Address/ Location</b>	<b>:</b>	<b>Montala Bazar, Madhobpur, Hobigonj</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>3,62,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT- 3,02,000 /-(from existing business) 83% Required Investment BDT-60,000 /-(as equity) 17%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>7000</b>
<b>Proposed Salary</b>		<b>7000</b>
<b>Proposed Business</b>		<b>8 %</b>
<b>(i)% of present gross profit margin</b>	<b>:</b>	<b>8%</b>
<b>(ii) Estimated %of proposed gross profit margin</b>		
<b>(iii) Agreed grace period</b>		<b>1 month</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-2,80,000 Decoration- 2,000 Shop Advance- 20,000	3.02,000		3,02,000
<u>Proposed items:</u>		60,000	60,000
Total Capital	3,02,000	60,000	3,62,000

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Stock items</b>		
<b>Product name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
Amito Goods		80,000
Prince Goods		50,000
Owalmax Goods		90,000
Six am Goods		60,000
<b>Total Present Stock</b>		<b>2,80,000</b>

<b>Proposed items</b>		
<b>Product Name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
Acme Goods		40,000
Fotuka Goods		20,000
<b>Total Proposed items</b>		<b>60,000</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	20,000	6,00,000	72,00,000
<i>Less: Cost of sales (B)</i>	18,400	5,52,000	66,24,000
Profit (C) [C=(A-B)]	1,600	48,000	5,76,000
Income from Services			
Gross Profit			
<i>Less: Operating Costs</i>			
Electricity bill		300	3,600
Night guard bill			
Shop Rent		1,200	14,400
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (04..)		35,000	4,20,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		300	3,600
Non Cash Item:			
Depreciation Expenses(2,000)*10%		17	200
<i>Total Operating Cost (F)</i>		44,217	5,30,604
Net Profit (E-F):		3,783	45,396



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	22,000	6,60,000	7,92,000	25,000	7,50,000	90,00,000
<b>Less: Cost of Sale (B)</b>	20,240	6,07,200	72,86,400	23,000	6,90,000	82,80,000
<b>Profit (A-B)=(C)</b>	1,760	52,800	6,33,600	2,000	60,000	7,20,000
<b>Income from Services</b>						
<b>Gross Profit</b>						
<i>Less: Operating Costs</i>						
Electricity bill		400	4,800		400	4,800
Night guard bill						
Shop Rent		1,200	14,400		1,200	14,400
Mobile bill		500	6,000		400	6,000
Present salary/Drawings- self		7,000	84,000		7,500	90,000
Present Salary-Staff (...)		36,000	4,32,000		37,000	4,44,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		400	4,800		400	4,800
Non Cash Item:						
Depreciation Expenses		17	200		17	200
Total Operating Cost		45,517	5,46,204		46,917	5,63,004
<b>Net Profit (C-D) = (E)</b>		<b>7,283</b>	<b>87,396</b>		<b>13,083</b>	<b>1,56,996</b>
<b>GT payback</b>			36,000			36,000
<b>Retained Income:</b>			<b>51,396</b>			<b>1,20,996</b>

# **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>60,000</b>	
<b>1.2</b>	<b>Net Profit</b>	<b>87,396</b>	<b>1,56,996</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>200</b>	<b>200</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		<b>51,996</b>
	<b>Total Cash Inflow</b>	<b>1,47,596</b>	<b>2,09,192</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	<b>60,000</b>	
<b>2.2</b>	<b>Payment of GB Loan</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>36,000</b>	<b>36,000</b>
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>51,596</b>	<b>1,73,192</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

## **W**EAKNESS

- Less Stock

## **O**PPORTUNITIE

- More Employment opportunity
- Expansion of business

## **T**HREATS

- Competitors
- Theft
- Fire






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

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নাম: মোছাঃ রহিমা বেগম

Name: MST. RAHIMA BEGUM


স্বামী: মোঃ আজিজুর রহমান

মাতা: মোছাঃ জুবেদা খাতুন

Date of Birth: 10 May 1969

ID NO: **3617151035427**

রাহিমা



বাংলাদেশ সরকার

সহজ স্বপ্নের পাশ বই

নাম: রাহিমা

তারিখ: 2020/2

পাতা: ০৭

কোড: ১৪/২

স্বাক্ষর: *রাহিমা*

পরিচয় নং: ০৯০২/১০২৪

পত্র সংরক্ষণের সময়: *১৫/৭*

“স্বপ্ন ও এ পথের দীর্ঘ পথ”

“স্বপ্ন হল একটি জোন যা এই পথ পেরিয়ে যেতে পায়। এ পথের দীর্ঘ পথ”





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TOAST

TOAST

NUTY

NUTY

ALON

NUTY

SUPER ORANGE

















thank  
you!