A Nobin Udyokta Project Salim Enterprise



NU Identified and PP Prepared by: Dilip Kumar Sen

Verified By: Tapan Kumar Debnath

GRAMEEN TRUST

Presented by Md. Selim Ahmed

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Salim Ahmed			
Age	:	03/01/1988 (27 Years 9 Months)			
Marital status	:	Married			
Children	:	N/A			
No. of siblings:	:	4 Brothers, 1 Sister			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Majeda Khatun Late Sirajul Islam Member since: 21/07/2003 to 10/01/11 Branch: Dhankora Centre # 7/M, Group # 08 Loanee # 4273/1 First loan:5000 Total Amount Received: Tk. 20,000 Existing loan: N/A Outstanding: N/A			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	N/A Yes N/A N/A N/A			
Education	:	Class Ten			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	LP Gas & Fruits Business
Trade License Number	:	76
Business Experiences and Training Info	:	7 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01811799454
NU Project Source/Reference	:	GT Head Office Team, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2003. At first his mother took a loan amount of BDT 3000 from Grameen Bank. NU's mother invested last GB loan in NU's business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Salim Enterprise
Address/ Location	:	Barobaria bus stand, Dhamrai, Dhaka
Total Investment in BDT	:	550,000
Financing	:	Self BDT : 550,000 (from existing business) - 73% Required Investment BDT : 200,000 (as equity) - 27%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
Proposed Business % of present gross profit margin	:	4.25%
Estimated % of proposed gross profit margin	:	4.25%
Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item: 1. GAS CELENDER -70X2500 2. GAS CHULA-50PX2000 3. REGULATOR-250Px200 4. Fruits 5. Shop Advance	175,000 100,000 50,000 25,000 200,000		550,000
Proposed Stock item: 1. GAS CELENDER -50X2500 2. GAS CHULA-37PX2000		125,000 75,000	200,000
Total Capital	550,000	200,000	750,000

EXISTING BUSINESS OPERATIONS Info.



Doutionland	Existing Business (BDT)					
Particulars Particulars Particulars	Daily	Monthly	Yearly			
Sales [A]	22,150	664,500	234,000			
Less Cost of Sale [B]	21,250	637,500	7,650,000			
Profit (A-B) = [C]	900	27,000	324,000			
Income from others (D)	200	6000	72000			
Gross profit $(E)=C+D$	1,100	33,000.00	396,000			
Less: Operating Costs						
Electricity bill		700	8,400			
Mobile Bill		500	6,000			
Salary from business (Self)		10,000	120,000			
Shop rent		2,000	24,000			
Conveyance		2,000	24,000			
Others (Fees, Ent. Etc.)		500	6,000			
Total Operating Cost (E)		15,700.00	188,400			
Net Profit (C-D):(E)		17,300	207,600			

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	24,000	720,000	8,640,000	25,000	750,000	9,000,000	26,000	780,000	9,360,000
Less: Cost of Sale (B)	22,980	689,400	8,272,800	23,940	718,200	8,618,400	24,900	747,000	8,964,000
Profit 4.25% (A-B)=(C)	1,020	30,600	367,200	1,060	31,800	381,600	1,100	33,000	396,000
Less operating cost :									
Electricity bill		700	8,400		800	9,600		900	10,800
Mobile Bill		500	6,000		500	6,000		500	6,000
Salary from business (Self)		10,000	120,000		10,000	120,000		10,000	120,000
Shop rent		2,000	24,000		2,000	24,000		2,000	24,000
Conveyance		2,500	30,000		3,000	36,000		3,500	42,000
Others (Fees, Ent. Etc.)		500	6,000		500	6,000		600	7,200
Total Operating Cost (D)		16,200	194,400		16,800	201,600		17,500	210,000
Net Profit =(C-D)		14,400	172,800		15,000	180,000		15,500	186,000
GT payback		80,00	0		80,000			80,000	
Retained Income:		92,80	0		100,000			106,000	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	172,800	180,000	186,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	92,800	192,800
	Total Cash Inflow	372,800	272,800	378,800
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3.0	Net Cash Surplus	92,800	192,800	298,800

SWOT Analysis



Strength

- Shop position is beside road
- Skilled & 10 years Experience
- Good Communication System.
- Good Networking with buyer
- Proper book keeping

WEAKNESS

Lack of investment

OPPORTUNITIES

- Expansion of Business
- Increasing the profitability
- Have chance to capture local whole market

${f T}_{f HREATS}$

- Competitor may arise
- Fire
- Theft









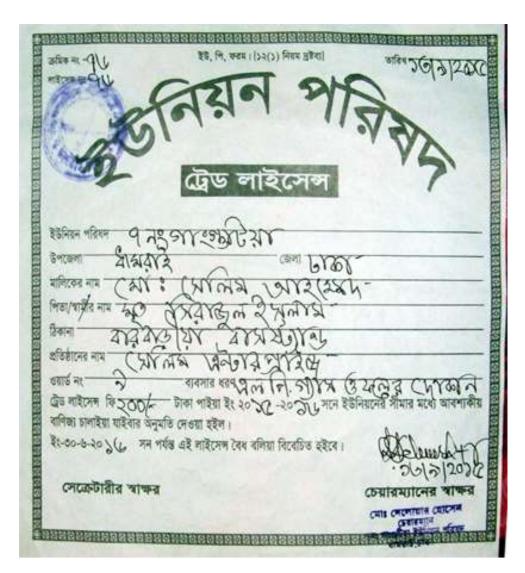




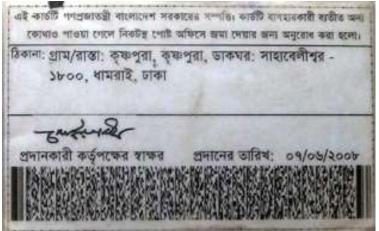








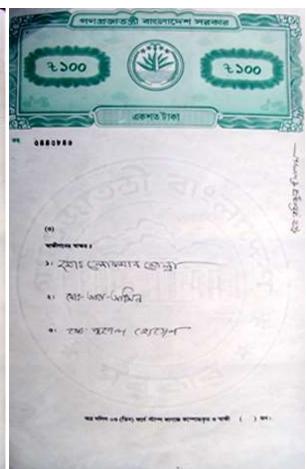














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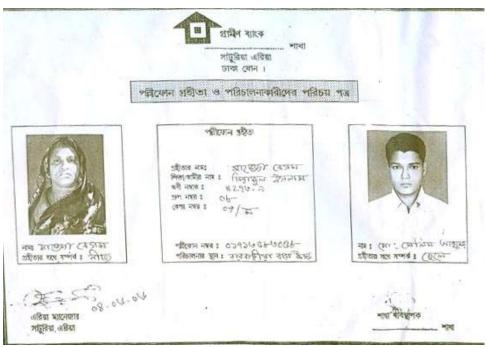
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Presented at 22nd Internal Design Lab On Nov 24, 2015 at GT

