

Proposed NU Business Name: **M/S S. H. ENTERPRISE**



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Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM AHMED
Age	:	25/07/1982 (34 Years)
Education, till to date	:	H. S. C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: South Kolma, P.O: Dairy Firm, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. FATEMA BEGUM
(iii) Father's name	:	MD. ALAUDDIN
(iv) GB member's info	:	Branch: Ashulia, Centre # 20 (Female), Member ID: 8376/1, Group No: 11 Member since: 18-02-2009 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 13,750/-
(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	:	Five years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-669184
Mother's Contact No.	:	01722-447154
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S S. H. ENTERPRISE
Location	:	Kalma-02, Savar, Dhaka
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 3,10,000/=(from existing business) 67% Required Investment BDT 1,50,000/=(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10 ft= 250 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Books, Roll paper, Carton, Wastages paper etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing two employees.▪He is doing his business in rent place.▪Collects goods from Kalma, Ashulia, Savar.▪Agreed grace period is 3 months.

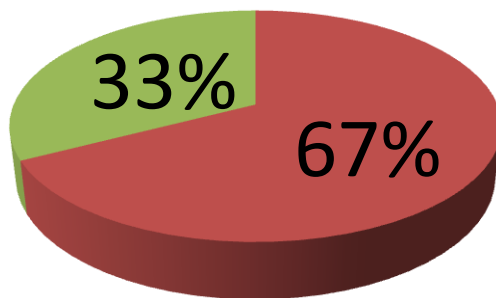
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Books & Wastages item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Books & Wastages item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (Employee)		10,000	1,00,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		20,000	2,40,000
Net Profit (E) [C-D]		4,000	48,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Old books, cutting, wastages (3ton x 30,000)	90,000	60,000	1,50,000
Roll Paper (3ton x 40,000)	1,20,000	40,000	1,60,000
Cartoon (2ton x 50,000)	1,00,000	50,000	1,50,000
Total	3,10,000	1,50,000	4,60,000

Source of Finance



- Entrepreneur's Contribution 310,000
- Investor's Investment 150,000
- Total 460,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Books & Wastages item	5,000	1,50,000	18,00,000	18,90,000
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000
Less. Variable Expense				
Books & Wastages item	4000	1,20,000	14,40,000	15,12,000
Total variable Expense (B)	4000	1,20,000	14,40,000	15,12,000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Rent		2500	30,000	30,000
Electricity Bill		600	7,200	7,300
Transportation		1,200	14,400	14,600
Mobile Bill		600	7,200	7,300
Entertainment		700	8,400	8,600
Salary (Employee)		10,000	1,20,000	1,20,000
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		20,600	2,47,200	2,47,800
Net Profit (E) [C-D]		9,400	1,12,800	1,30,200
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	1,12,800	1,30,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		22,800
	Total Cash Inflow	2,62,800	1,63,000
2	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3	Net Cash Surplus	22,800	73,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kalma-02, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

