

Proposed NU Business Name: **M/S NAEEM ENTERPRIZE**



Project identification and prepared by: Md. Delwer hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. JAMAL UDDIN</b>
Age	:	12/01/1983 ( 34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1Brother & 1 Sister
Address	:	Vill: Hailjor P.O: Bhulesshor -1743 P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MORSHEDA</b>
(iii) Father's name	:	<b>MD. MONIR HOSSAIN</b>
(iv) GB member's info	:	Branch: Goshinga, Sreepur Centre # 49 (Female), Member ID: 5704/2, Group No: 07 Member since: 10/05/1997-2017 (20Years) First Loan: BDT 4,000 /-, Existing Loan: 18,000/- Outstanding Loan: 11,268/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Tube-well Boring
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726 - 313522
Family's Contact No.	:	01736 - 942842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MORSHEDA** joined Grameen Bank since 20 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S NAEEM ENTERPRIZE</b>
Location	:	Hailjor Muchibari Chowrasta, Kapashia, Gazipur
Total Investment in BDT	:	BDT 4,30,000/-
Financing	:	Self BDT 3,70,000/- (from existing business) 86% Required Investment BDT 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 15 ft = 360 sq. ft
Security of the shop	:	BDT 20,000 /-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: U PVC Pipe, Electric Materials, Sanitary Materials, Samma Sebon Pump, Thread, Rope, Hardware Materials, G.I. Pipe etc.</li> <li>▪Average 25% gain on sales.</li> <li>▪The business is operated by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Alubazar, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

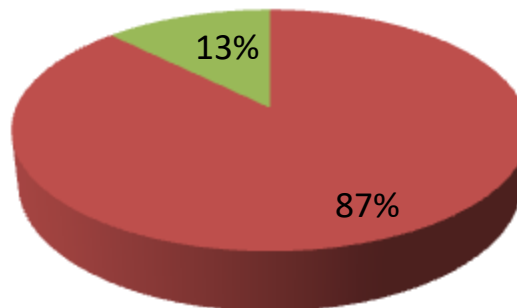
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
U PVC Pipe, Electric Materials, Sanitary Materials, Samma Sebon Pump, Thread, Rope, Hardware Materials, G.I. Pipe etc.	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
U PVC Pipe, Electric Materials, Sanitary Materials, Samma Sebon Pump, Thread, Rope, Hardware Materials, G.I. Pipe etc.	2,250	67,500	8,10,000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>8,10,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		300	3,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,650</b>	<b>91,800</b>
<b>Net Profit (E) [C-D]</b>		<b>14,850</b>	<b>1,78,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
U PVC Pipe	100 P	1,400	1,40,000	20 P	1,400	28,000	1,68,000
Samma Sebon Motor	05 P	11,500	57,000	-	-	-	57,000
Electric Materials	-	-	50,000	-	-	-	50,000
Sanitary Materials	-	-	30,000	-	-	10,000	40,000
Thread, Rope	-	-	10,000	-	-	-	10,000
Hardware Materials	-	-	25,000	-	-	15,000	40,000
G.I. Pipe	16 P	2,400	38,400	-	-	-	38,400
Other Items	-	-	-	-	-	7,000	7,000
Security	-	-	20,000	-	-	-	20,000
<b>Total</b>			<b>3,70,000</b>			<b>60,000</b>	<b>4,30,000</b>

## Source of Finance



- Entrepreneur's Contribution  
488,000
- Investor's Investment 70,000
- Total 558,000

# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
U PVC Pipe, Electric Materials, Sanitary Materials, Samma Sebon Pump, Thread, Rope, Hardware Materials, G.I. Pipe etc.	4,200	1,26,000	15,12,000	15,87,600	16,66,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26,000</b>	<b>15,12,000</b>	<b>15,87,600</b>	<b>16,66,980</b>
<b>Less. Variable Expense</b>					
U PVC Pipe, Electric Materials, Sanitary Materials, Samma Sebon Pump, Thread, Rope, Hardware Materials, G.I. Pipe etc.	3,150	94,500	11,34,000	11,90,700	12,50,235
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>11,34,000</b>	<b>11,90,700</b>	<b>12,50,235</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>3,78,000</b>	<b>3,96,900</b>	<b>4,16,745</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	16,800	18,000
Electricity Bill		300	3,600	3,960	4,200
Transportation		1,000	12,000	18,000	21,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>8,000</b>	<b>96,000</b>	<b>1,05,060</b>	<b>1,10,300</b>
<b>Net Profit (E) [C-D]</b>		<b>23,500</b>	<b>2,82,000</b>	<b>2,91,840</b>	<b>3,06,445</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## **Cash flow projection on business plan (Rec. & Pay)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	2,82,000	2,91,840	3,06,445
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,58,000	5,25,840
	<b>Total Cash Inflow</b>	<b>3,42,000</b>	<b>5,49,840</b>	<b>8,32,285</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,58,000</b>	<b>5,25,840</b>	<b>8,08,285</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



জাতীয় শক্তি  
সামাজিক ব্যবসা

# গ্রামীণ শক্তি সামাজিক ব্যবসা লি

৪

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

শ্রীমতী মোসাম্মত হোসেন

উনিটের নাম:

কামালিয়া গার্মেন্ট প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

শ্রীমতী মোসাম্মত হোসেন

বয়স:

৩৪

জন্ম তারিখ:

২২/০২/১৯৮৬

জাতীয় পরিচয়পত্র নং

শিক্ষাগত যোগ্যতা:

৮ম শ্রেণী

বৈবাহিক অবস্থা:

বিবাহিত

ছেলে-মেয়ের সংখ্যা:

২ ছেলে

ভাই/বোনের সংখ্যা:

২ ভাই ২ বোন

বর্তমান ঠিকানা: গ্রাম:

হাফলুয়া

পো:

হেনেখুড়া

থানা: কামালিয়া





# FAMILY PICTURE

