

Proposed NU Business Name: **SHAMIM NARSAHRI**

# ২য় দফার আবেদন

Project identification and prepared by: Md.Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



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

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

Name	:	<b>MD SHAMIM MIA</b>
Age	:	01-01-1981(36 Years)
Education, till to date	:	Hsc
Marital status	:	Married
Children	:	2 SON 0 Dauther
No. of siblings:	:	3 Brother 2 brother
Address	:	Vill: Ghoriya P.O: Palima , P.S: Kalihati , Dist: Tangail
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>SALEHA BEGUM</b>
(iii) Father's name	:	<b>BADSHA MIA</b>
(iv) GB member's info	:	Branch: , Centre # 04 (Female), Member ID:, Group No: Member since: First loan: BDT 5,000/- Existing loan: BDT 17,000/- Outstanding loan: BDT
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and Training Info	:	Twenty four years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01747-470593
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

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

SALEHA BEGUM joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

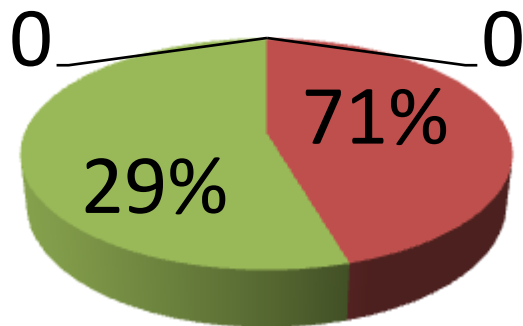
Business Name	:	<b>SHAMIM NARSAHRI</b>
Location	:	Shial kol , vuapur ,Kalihati,Tangail.
Total Investment in BDT	:	BDT 2684000
Financing	:	Self BDT 1884000(from existing business) 71% Required Investment BDT 800,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪All Plant , etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from bogura, dinajpur, natore</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Plant	8,000	240,000	2,880,000
	8,000	240,000	2,880,000
<b>Less. Variable Expense</b>			
Plant	4,800	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,800</b>	144,000	1,728,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,200	96,000	1,152,000
<b>Less. Fixed Expense</b>			
Rent		8000	96,000
Electricity Bill		400	4,800
Transportation		10,000	120,000
Salary (self)		10000	120,000
Salary (self)		20,000	240,000
Entertainment		500	6,000
Generator Bill			0
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		49400	592800
<b>Net Profit (E) [C-D]</b>		46,600	559,200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mango plant+	1000	75	75000	1000	150	150000	225000
Guava+	3000	25	75000	1500	100	150000	225000
wood apple	5000	72	360000	1500	120	180000	540000
orange+	1000	100	100000	1000	120	120000	220000
lechue+	1500	100	150000			200,000	350000
Jackfruit+	1200	50	60000				60000
ducliptas+	31000	4	124000				124000
hybride wood apple+	10000	25	250000				250000
olive	2000	100	200000				200000
tamarind+	5000	50	250000				250000
bakul+	3000	80	240000			800,000	1040000
			1,884,000			800,000	2684000



Entrepreneur Contribution	1,884,000
Investors Investment	800,000
<b>Total Investment</b>	<b>2684000</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Plant	13,000	390,000	4,680,000	4,914,000	5,159,700
<b>Total Sales (A)</b>	<b>13,000</b>	390,000	4,680,000	4,914,000	5,159,700
<b>Less. Variable Expense</b>					
Plant	7,800	234,000	2,808,000	2,948,400	3,095,820
<b>Total variable Expense (B)</b>	<b>7,800</b>	234,000	2,808,000	2,948,400	3,095,820
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>5,200</b>	156,000	1,872,000	1,965,600	2,063,880
<b>Less. Fixed Expense</b>					
Rent		8000	96,000	96,000	96,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		10,000	120,000	120,000	120,000
Salary (self)		10000	120,000	120,000	120,000
Salary (self)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	6,000	6,000
Generator Bill			0	0	0
Mobile Bill		500	6,000	6,000	6,000
<b>Total fixed Cost (D)</b>		49400	592800	592,800	592,800
<b>Net Profit (E) [C-D)</b>		106,600	1,279,200	1,343,160	1,279,200
<b>Payback</b>			320000	320000	320000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	800,000		
1.2	Net Profit	1,279,200	1,343,160	1,279,200
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		959,200	1,982,360
	<b>Total Cash Inflow</b>	<b>2,079,200</b>	<b>2,302,360</b>	<b>3,261,560</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	800,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	320,000	320,000	320,000
	<b>Total Cash Outflow</b>	<b>1,120,000</b>	<b>320,000</b>	<b>320,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>959,200</b>	<b>1,982,360</b>	<b>2,941,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 24 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

বিসমিত্যাহির বাহুমালির জাহিম  
গাছ লাগান পরিবেশ বাঁচান



**শামীম  
নার্সারী**

মোবাঃ 01747-470593























