

Proposed NU Business Name: **SHAMIM ENTERPRISE**



Project identification and prepared by: MD MOFAZZAL HOSEN
Elenga Unit, Tangail

Project verified by: Md Abu bakkar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAMIM MIAH
Age	:	10-2-1988 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 SON
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: BADDA i P.O: KOKDOHORA, 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	:	MST SHEFALI BEGUM
(iii) Father's name	:	Md. Ajman Ali
(iv) GB member's info	:	Branch: Badda, Centre # 6(Female), Member ID: 1203, Group No: 02 Member since: 19-5-1998 (20Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT ,000/-, Outstanding loan: Nill
(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	:	15years experience in running business. He has no traning year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562579
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHEFALI BEGUM joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Farm business.

Proposed Nobin Udyokta Business Info

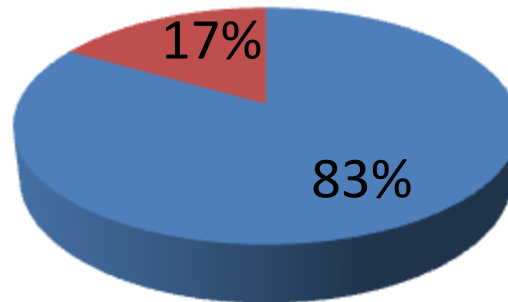
Business Name	:	SHAMIM ENTERPRISE
Location	:	Kokdohora bazar , kalihati tangail.
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500,000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 12 ft= 324 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Window Grill, Door, Engel, Square bar etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Vowapur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Item & hardwre	4,000	120,000	1,440,000
Servicing	0	0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Electric Item & hardwre	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		600	7,200
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		150	1,800
Generator Bill		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		6,550	78,600
Net Profit (E) [C-D]		11,450	137,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cable	15	1800	27000	Cable	8	1800	14,400	41,400
Gas Cilinder	25	2400	60000	Gas Cilinder	5	2400	12,000	72,000
Stove	10	2500	25000	Stove	10	2500	25,000	50,000
Fan	5	1200	6000	Fan	5	1200	6,000	12,000
Rice cooker	10	2000	20000	Rice cooker	5	2000	10,000	30,000
Pessure Cooker	5	1200	6000	Pessure Cooker	5	1200	6,000	12,000
Color	700	100	70000	Color	25	100	2,500	72,500
Gift item	30	450	13500	Gift item	25	450	11,250	24,750
Hari patil	50	280	14000	Hari patil	15	280	4,200	18,200
Others			258500	Others		0	8,650	267,150
Security of Shop								0
Machinaries								0
Total			500,000				100,000	600,000



- Entrepreneur's contibution 500000
- Investor's Investment 100000
- Total 600000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electric Item & hardware	5,000	150,000	1,800,000	1,890,000	1,984,500
Servicing	0	0	0	0	0
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Electric Item & hardware	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		440	5,280	5,544	5,821
Transportation		660	7,920	8,316	8,732
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		165	1,980	2,079	2,183
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,695	80,340	81,357	82,425
Net Profit (E) [C-D]		15,805	189,660	202,143	215,250
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	100,000		
1.3	Net Profit	189,660	202,143	215,250
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		149,660	311,803
2	Total Cash Inflow	289,660	351,803	527,053
2.1	Cash Outflow			
2.2	Purchase of Product	100,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
3	Total Cash Outflow	140,000	40,000	40,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













গ্রামীণ ব্যাংক
কোকতহরী কালিহাতি শাখা

সহজ ঋণের পাশ বই

নাম সোহেলী

ঋণী নং ১০২০৩

ক্রম নং ০২

কেন্দ্র নং ৩১৫

কেন্দ্রের নাম বক্তৃতা ও মতামত

বই ইস্যুর তারিখ ১৩/৮/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর

