

Proposed NU Business Name: **MS SHAMIM TRADERS**



Project identification and prepared by: Md.Hafizur Rahman,  
Mawna Unit, Gazipur

Project verified by: Md Rafiqul Islam



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

Name	:	<b>MD MONIR HOSSAIN</b>
Age	:	05-08-1982 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Pathar para, P.O:Dakshin Bartopa P.S: Sreepur 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>RAHIMA AKTAR</b>
(iii) Father's name	:	<b>MD MUZIBAR RAHMAN</b>
(iv) GB member's info	:	Branch: Mawna, Centre # 12(Female), Member ID: 3376, Group No: 09 Member since: 02-01-2011 (5 Years) First loan:10,000/- taka.
Further Information:		Existing Loan: BDT20,000 Outstanding loan: Nil
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717184141
Mother's Contact No.	:	01818722252
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA AKTAR** joined Grameen Bank since 5 *Years* ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SHAMIM TRADERS</b>
Location	:	Mawna Soling Mor
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000(from existing business) 56% Required Investment BDT 2,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 30 ft= 1050 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cement ,Angel bar etc.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing no employee, one will be appointed after getting equity money.</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka,Baburhat</li><li>▪Agreed grace period is 4 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cement ,Angel bar etc.	7000	210000	2520000
<b>Total Sales (A)</b>	7000	210000	2520000
<b>Less Variable Expense</b>			
Cement ,Angel bar etc.	6300	189000	2268000
<b>Total variable Expense (B)</b>	6,300	189000	2268000
<b>Contribution Margin (CM) [C=(A-B)</b>	700	21000	252000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		1500	18000
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		10,000	120000
<b>Net Profit (E)= [C-D]</b>		11,000	132000

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cement (75 Bag x 400 )	30,000		30000
Angel Bar (4 Tonsx 55000)	220,000	100,000	320000
Rod ( 2tonsx 52000)		100,000	
	250,000	200,000	450000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1
<b>Revenue(Sales)</b>			
Cement ,Angel bar etc.	13000	390000	4680000
<b>Total Sales (A)</b>	13000	390000	4680000
<b>Less Variable Expense</b>			
Cement ,Angel bar etc.	11700	351000	4212000
<b>Total variable Expense (B)</b>	11,700	351000	4212000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,300	39000	468000
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Electricity bill		1700	20400
Transportation		2,200	26400
Salary (Self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		200	2400
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		14,500	174000
<b>Net Profit (E)= [C-D]</b>		24,500	294000
Investment Payback			<b>2,40,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	200,000
1.2	Net Profit	294,000
1.3	Depreciation (Non cash item)	
<b>1.4</b>	Opening Balance of Cash Surplus	
	<b>Total Cash Inflow</b>	494000
2	Cash Outflow	
2.1	Purchase of Product	200,000
2.2	Payment of GB Loan	
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	240000
	<b>Total Cash Outflow</b>	440,000
3	<b>Net Cash Surplus</b>	54,000

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 12 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











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# গ্রামীণ ব্যাংক

জিপিএস পাশ বই

মাঠের শ্রীপুর শাখা

পাশা/অফিস

নাম: রাফিক

হিসাব নম্বর : প ১০৭৯/১ মেয়াদকাল : ২ বছর

হিসাব নম্বর : প \_\_\_\_\_ মেয়াদকাল : \_\_\_\_\_

হিসাব নম্বর : প \_\_\_\_\_ মেয়াদকাল : \_\_\_\_\_

(একমুঠক জিপিএস এর হিসাব সংরক্ষণ করা হবে)

- ৭. কেন্দ্র মিটিং ছাড়া স্বপ্নের টাকা এককালীন জমার ক্ষেত্রে ম্যানেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা দিন।
- ৮. পাশ বইসহ আমানত গ্রন্থি নিজের কাছে যত্নসহকারে সংরক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই গ্রহণ করা হলে, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত দিনের মধ্যে ফেরৎ দিন।

অফিস নং: ৩৩৩/৭

ক্রম নং: ০৯

কেন্দ্র নং: ২২/৯

কেন্দ্রের নাম: পাশার পাশের পুঃ

বই ইস্যুর তারিখ: ২৩/৪/১৪



# FAMILY PICTURE

