

## Proposed NU Business Name: **SHAH ALAM ENTERPRISE**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. SHAH ALAM</b>
Age	:	12-08-1994(22 Years )
Education, till to date	:	Class- 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Bashupara , P.O: Nondongasi, P.S: Carghat, Dist: Rajshahi
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. SHAHARA BEGOM</b>
(iii) Father's name	:	<b>MD. ABDUS SALAM MONDOL</b>
(iv) GB member's info	:	Branch: Nimpara, Carghat, Centre # 48 (Female), Member ID:3003/1 , Group No: 01 Member since: 2010 (07 Years ) First loan: BDT -10,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 17,800/-
Further Information:		
(v) Who pays GB loan installment	:	Fathers
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur's Contact No.	:	01723-543470
Father's Contact No.	:	01722-286933
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia,Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAHARA BEGOM** joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAH ALAM ENTERPRISE</b>
Location	:	Nondongassi bajar, Carghat , Rajshahi .
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 45 ft= 990 square ft
Security of the shop	:	BDT 200,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Hardware Item .</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

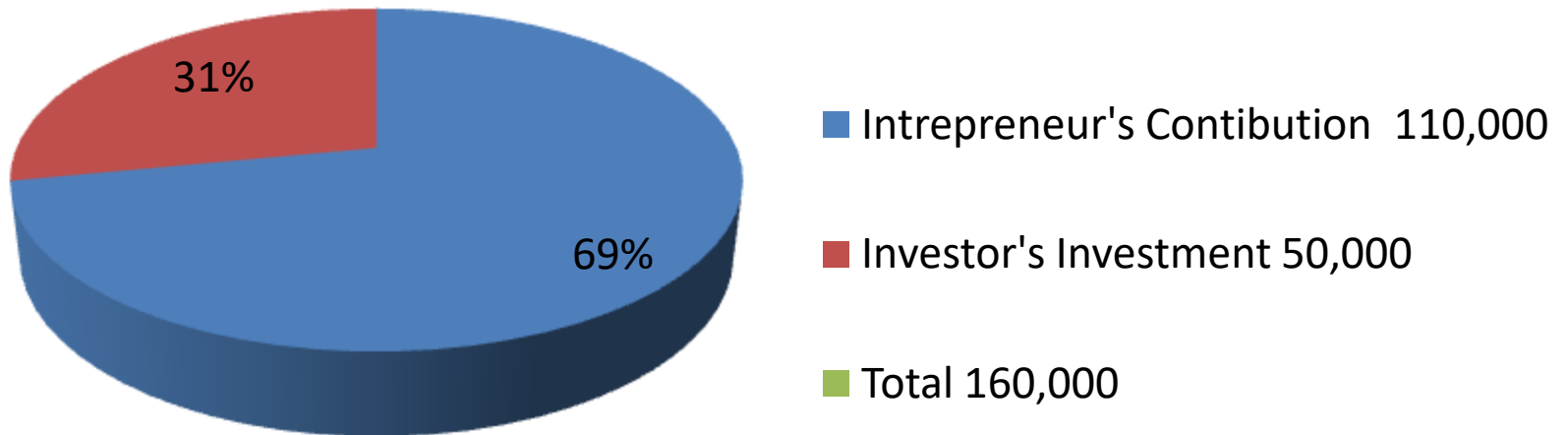
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hardware Item	6,000	180,000	21,60,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>21,60,000</b>
<b>Less. Variable Expense</b>			
Hardware Item	5,400	162,000	19,44,000
<b>Total variable Expense (B)</b>	<b>5,400</b>	<b>162,000</b>	<b>19,44,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,300	15,600
Electricity Bill		300	3,600
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		500	6,000
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>12,650</b>	<b>151,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,350</b>	<b>64,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement (250x400)	100,000	50,000	150,000
Security	200,000	-	200,000
<b>Total</b>	<b>300,000</b>	<b>50,000</b>	<b>350,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Hardware Item	7,000	210,000	25,20,000	26,46,000	27,78,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>25,20,000</b>	<b>26,46,000</b>	<b>27,78,300</b>
<b>Less. Variable Expense</b>					
Hardware Item	6,300	189,000	22,68,000	23,81,400	25,00,470
<b>Total variable Expense (B)</b>	<b>6,300</b>	<b>189,000</b>	<b>22,68,000</b>	<b>23,81,400</b>	<b>25,00,470</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		400	4,800	5,040	5,292
Transportation		5,500	66,000	69,300	72,765
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>13,350</b>	<b>160,200</b>	<b>163,980</b>	<b>167,949</b>
<b>Net Profit (E) [C-D]</b>		<b>7,650</b>	<b>91,800</b>	<b>100,620</b>	<b>109,881</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91,800	100,620	109,881
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		71,800	80,620
	<b>Total Cash Inflow</b>	<b>141,800</b>	<b>172,420</b>	<b>190,501</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,800</b>	<b>152,420</b>	<b>170,501</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 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

বিসমিল্লাহির রাহমানির রাহিম

ট্রাক ও কার্গো চালান

মেসার্স

শাহআলম এন্টারপ্রাইজ

প্রোঃ মোঃ আব্দুল্লাহ মন্ডল

কয়লা, পাথর, সিমেন্ট ও সিলেটের লাল বালু আমদানী ও রপ্তানীকারক

ডিপো অফিস : নন্দনগাছি বাজার, চারঘাট, সিংগাদাহ দক্ষিণপাড়া, নাটোর।

নন্দনগাছি বাজার, ফকিরপাড়া, চারঘাট, সিংগাদাহ দক্ষিণপাড়া, নাটোর।

মোবা : মালিক- ০১৯২৪-৬৮৮২০৮, ম্যানেজার- ০১৭৪৫-৬১০৫৬৯, শাহআলম- ০১৯৬৯-৭৪৯৬১৫, ০১৭২৩-৫৪৩৪











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ତାହା ଯେ ଯୋଧା: କାହା  
ନିୟମାବଳୀ କାହାଙ୍କ ଦିଗ

