

Proposed NU Business Name: **SAIMON ENTERPRISE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	FARHAD ALI
Age	:	09-04-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	03 Brothers 02 Sisters,
Address	:	Vill:Boialy P.O: Boialy , P.S: Shokipur, 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	:	RAHIMA KHATUN
(iii) Father's name	:	LATE.HABIBUR RAHMAN
(iv) GB member's info	:	Branch: Jadobpur, Centre # 52 (male), Member ID: 4524, Group No: 01 Member since: 15-05-2007(10 Years) First loan: BDT 10,000
Further Information:		Existing Loan:1,50,000 /-, Outstanding loan:29,850/--
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Poltry Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752-650242
Mother's Contact No.	:	01790-969634
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA KHATUN joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

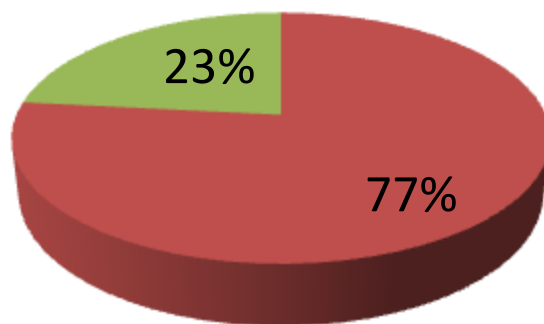
Business Name	:	SAIMON ENTERPRISE
Location	:	Boialy Bazar, Sokipur,Tangail
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,30,000/-(from existing business) 77% Required Investment BDT 70,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 20 ft= 540 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business like as iron,cement,brick▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Tangail.▪The shop is owned.▪Agreed grace period is three month.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rod,Cement,Sand,Brick,Diesel,Petrol,mobil ETC	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Rod,Cement,Sand,Brick,Diesel,Petrol,mobil ETC	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		15000	180000
Salary (Self)		5000	60000
Intertainment		1000	12000
Gard		120	1440
Mobile Bill		300	3600
Total Fixed Cost (D)		21720	260640
Net Profit (E)= [C-D]		4530	54360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rod	2	51,000	102,000			0	102,000
Cement	150	400	60,000	50	400	20,000	80,000
Petrol	1	18,500	18,500	2	18,500	37,000	55,500
Diesel	1	14,000	14,000			0	14,000
Brick	2,000	9	18,000			0	18,000
Sand	400	20	8,000			0	8,000
Chaff	5	1,200	6,000			0	6,000
Others			3,500			13,000	16,500
	2559	85129	230,000	52	18900	70000	300000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 70,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rod,Cement,Sand,Brick,Diesel,Petrol,mobil ETC	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Rod,Cement,Sand,Brick,Diesel,Petrol,mobil ETC	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		15000	180000	189000	198450
Salary (Self)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Gard		120	1440	1440	1440
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21720	260640	270040	279890
Net Profit (E)= [C-D]		8280	99360	104328	109544
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,360	104328	109544.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71360	147688
	Total Cash Inflow	169,360	175,688	257,232
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	71,360	147,688	229,232

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

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बसुखारा







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OXIDE DE FER SYNTHETIQUE

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ROXIDE

ROXIDE





Handwritten text in a South Asian script, possibly Nepali, on a pink and white poster or sign.



Several papers or notices pinned to the corrugated metal wall on the right side of the image.

FAMILY PICTURE

