

Proposed NU Business Name: **SHAMIM ENTERPRIZE**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM MALLAH
Age	:	27-09-1991(25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	03 Brother 1 Sister
Address	:	Vill: Gopal para P.O: Taherpur Thana: Durgapur 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	:	FATEMA
(iii) Father's name	:	ABU SAMAL
(iv) GB member's info	:	Branch: Mariya,Bagmara, Centre # 37(Female), Member ID:2503/5 Group No:01 Member since: 02-02-2003(14Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT:24000, Outstanding loan: BDT: 16608
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. 05 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723340782
Mother's Contact No.	:	01735362800
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA joined Grameen Bank since 13 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

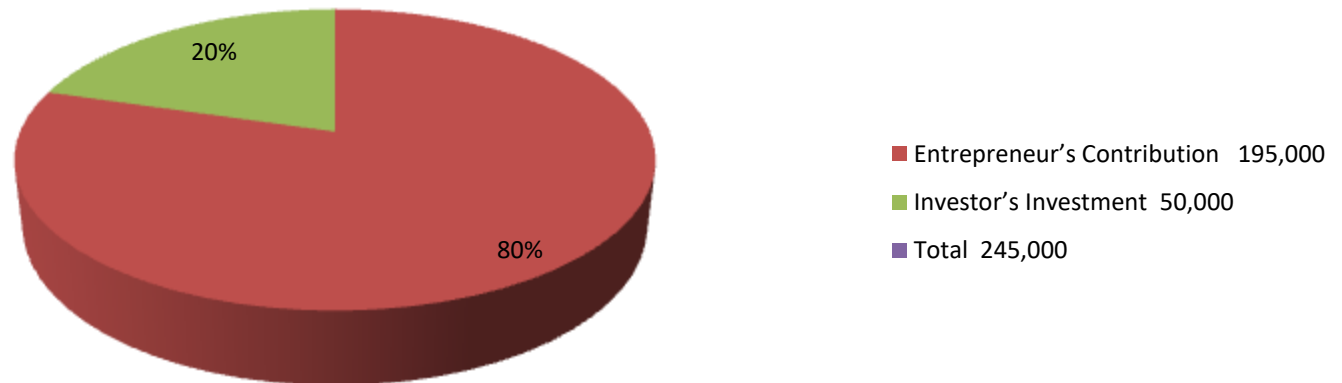
Proposed Nobin Udyokta Business Info

Business Name	:	SHAMIM ENTERPRIZE
Location	:	Taherpur.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 245,000/-
Financing	:	Self BDT 195000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft X 10 ft=200 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different Pesticides .▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Taherpur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Different Pesticides	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Different Pesticides	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		500	6000
Electric Bill		500	6000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Different Pesticides			195,000			50,000	245,000
Security						0	0
	0	0	195,000	0	0	50,000	245,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Different Pesticides	2700	81000	972000	1020600
0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600
Less Variable Expense (B)				
Different Pesticides	2160	64800	777600	816480
Total Variable Expense	2160	64800	777600	816480
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120
Less Fixed Expense				
Rent		500	6000	6000
Electric Bill		500	6000	6300
Transportaion		2,000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		100	1200	1200
Generator		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		8500	102000	103600
Net Profit (E)= [C-D]		7700	92400	97020
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	92,400	97020
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		62400
	Total Cash Inflow	142,400	159,420
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	62,400	129,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest











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সংসদ

স্ব. শ্রী সত্যজিৎ বসু

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বিপ্লব বস্ত্র
এও শাড়ি
স্ব. শ্রী
সত্যজিৎ বসু
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FAMILY PICTURE