

**Proposed NU Business Name: SHMUL SEYAM ENTERPTISE**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD.AZIZUL HAKIM</b>
Age	:	01-01-1985(32 Years)
Education, till to date	:	Class: 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	<b>01 Sister,01 Brother</b>
Address	:	Vill.Sauyel Sordar Para P.O: Sauyel,Thana: Adomdighi,Dist: Bogra
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. SABEJAN BIBI</b>
(iii) Father's name	:	<b>MD. MUNSUR ALI</b>
(iv) GB member's info	:	Branch:Adomdighi, Centre # 01(Female), Member ID 3002, Group No: 06 Member since: 25-01-1993(24Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT: 20,000/-, Outstanding loan: BDT: 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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-942126
Mother's Contact No.	:	01757-237392
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SABEJAN BIBI** joined Grameen Bank since 24years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHMUL SEYAM ENTERPTISE</b>
Location	:	: Sauyel Sardar Para,Adomdhighi, Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like cotton etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

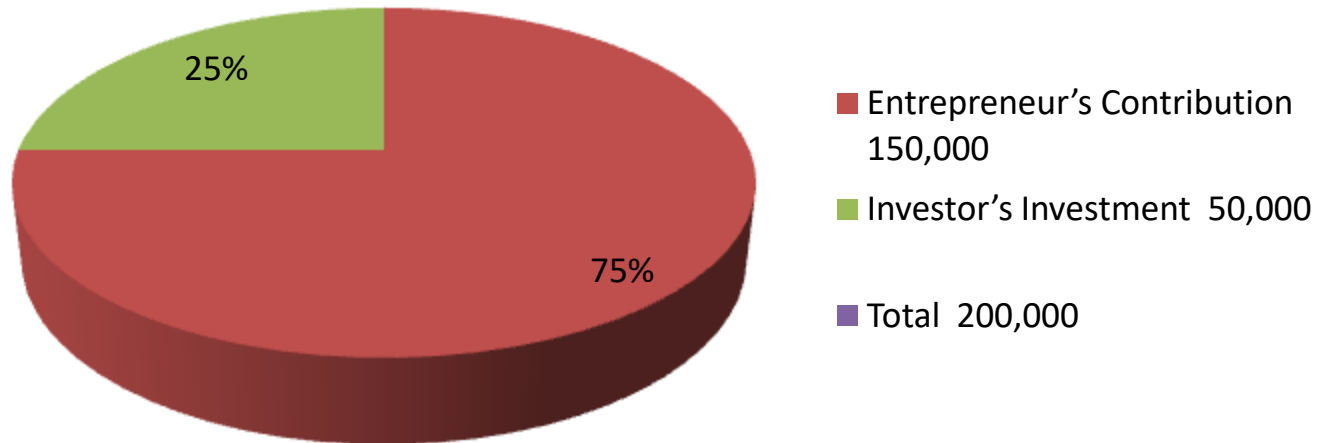
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	1,500	45000	540000
<b>Total Sales (A)</b>	1,500	45000	540000
<b>Less Variable Expense</b>			
	750	22500	270000
<b>Total variable Expense (B)</b>	750	22500	270000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		200	2400
Transportation		1500	18000
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		10,000	120000
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		18,700	224400
<b>Net Profit (E)= [C-D]</b>		3,800	45600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cotton	5000	100	1,00,000	500	100	50,000	1,50,000
security			50,000				50000
<b>Total</b>	<b>500</b>		<b>1,50,000</b>	<b>500</b>		<b>50,000</b>	<b>2,00,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	2,000	60000	720000	756000	793800
<b>Total Sales (A)</b>	2,000	60000	720000	756000	793800
<b>Less Variable Expense</b>				0	0
	1000	30000	360000	378000	396900
<b>Total variable Expense (B)</b>	1,000	30000	360000	378000	396900
<b>Contribution Margin (CM) [C=(A-B)</b>	1,000	30000	360000	378000	396900
<b>Less Variable Expense</b>				0	0
Rent		1,000	12000	12600	13230
Electricity bill		300	3600	3780	3969
Transportation		1600	19200	20160	21168
Salary (self)		5000	60000	63000	66150
Salary(Staff)		10000	120000	126000	132300
Guard		100	1200	1260	1323
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		18,400	220800	231840	243432
<b>Net Profit (E)= [C-D]</b>		11,600	139200	146160	153468
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	50,000		
1.2	Net Profit	139200	146160	153468
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		119,200	245,360
	<b>Total Cash Inflow</b>	189,200	265,360	398,828
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	119,200	245360	378828

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sauyel. Adomdighi,  
Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

