

M S SHAHNAJ TRADERS



Project identification and prepared by: Nurul Islam, Uttarkhan Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AL-AMIN
Age	:	01-01-1987 (28 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother and 5 Sisters
Address	:	Vill: Kachkura P.O: Kachkura P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JAMILA KHATUN MINA
(iii) Father's name	:	MD. SHAHJAHAN
(iv) GB member's info	:	Branch: Dokshinkhan, Centre # 55(Female), Member ID: 4475/1, Group No: 07 Member since: 26-11-1993 (21 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 1,50,000 Outstanding loan: BDT 80,800
(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	:	Fourteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-953102
Mother Contact No.	:	01812-295996
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Jamila Khatun Mina is a member of Grameen Bank since 21 years. At first she took 5,000 taka loan from Grameen Bank. Most. Jamila Khatun Mina gradually took loan from GB. Utilize loan in her husband sanitary business. By utilizing last loan her husband made a house and he pay GB Loan.

Proposed Nobin Udyokta Business Info

Business Name	:	M S SHAHNAJ TRADERS
Location	:	Dobadia, Signboard, Uttarkhan, Dhaka-1230
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; U PVC pipe, Fittings, Bowl, Umbrella, Lock, Rope, Plastic rope, Harpic, Electric cable, bulb, switch, Pin, Glue, Polythene, Dry pan etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Tongi, Dhaka, Imamgonj.▪Agreed grace period is 4 months.

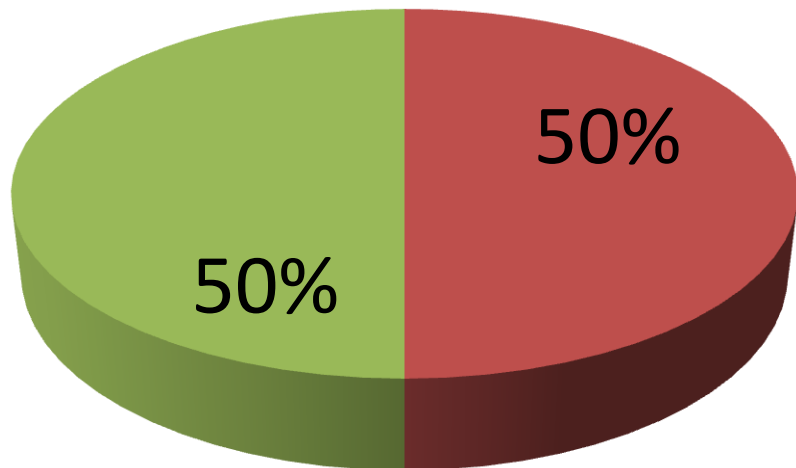
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
U PVC pipe, Fittings, Bowl, Umbrella, Lock, Rope, Plastic rope, Harpic, Electric cable, bulb, switch, Pin, Glue, Polythene, Dry pan etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
U PVC pipe, Fittings, Bowl, Umbrella, Lock, Rope, Plastic rope, Harpic, Electric cable, bulb, switch, Pin, Glue, Polythene, Dry pan etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Generator Bill		100	1,200
Market Committee		150	1,800
Mobile Bill		200	2,400
Entertainment		500	6,000
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staff)		2,000	24,000
Total fixed Cost (D)		9,450	113,400
Net Profit (E) [C-D]		8,550	102,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lock, Rope, Plastic rope, Harpic, Electric cable, bulb, switch, Pin, Glue, Polythene, Dry pan etc	1,95,000	2,00,000	3,95,000
Furniture	5,000	-	5,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
U PVC pipe, Fittings, Bowl, Umbrella, Lock, Rope, Plastic rope, Harpic, Electric cable, bulb, switch, Pin, Glue, Polythene, Dry pan etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
U PVC pipe, Fittings, Bowl, Umbrella, Lock, Rope, Plastic rope, Harpic, Electric cable, bulb, switch, Pin, Glue, Polythene, Dry pan etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Generator Bill		100	1,200	1,500	1,700
Market Committee		150	1,800	1,800	1,800
Mobile Bill		450	5,400	6,000	6,500
Entertainment		700	8,400	9,500	10,500
Transportation		3,000	36,000	38,000	40,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		3,000	36,000	36,000	36,000
Non Cash Item					
Depreciation		42	500	500	500
Total Fixed Cost		14,942	179,300	183,300	187,000
Net Profit (E) [C-D]		18,058	216,700	232,500	249,590
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	216,700	232,500	249,590
1.3	Depreciation (Non cash item)	500	500	500
1.4	Opening Balance of Cash Surplus		137,200	290,200
	Total Cash Inflow	417,200	370,200	540,290
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	137,200	290,200	460,290

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures



















ELITECEM
CILD NIM

JAPANESE FITTINGS

Calendar with text and images, including a tassel hanging from the top.





पञ्जाम पर्क

आमि एतः आह्वानान् विवाहपत्रवती देवै यथा कुलान्
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पं. ५५११११-५
 २६/१२/२०२०-३१



उत्तराखण्ड ইউনিয়ন পরিষদ
 Uttarakhand Union Parishad
 काठमाडौं, नेपाल, २०७२, २०७३

अधिक नं. 4540

नाईसल नं. ३००७

ट्रेड लाइसेंस

अतिथि नं. ०५/०२/२०२०

मार्गक्रम नं.

अतिथि नं. १ का. १०००, १०२ (१) का विधान (अतिथि)

अधिकारिणको नाम : मेसार्स शाहिनाज ट्रेडिङ

अधिकारिणको नाम : जाल-बालि

पिता/प्राचीरको नाम : मेरु शर्मा ब्राह्मण

माताको नाम : जयिमा थाप्लु (विना)

ठिकाना : काठमाडौं बाजार, उत्तराखण्ड, काठ-१०००

अधिकारिणको व्यवसाय : सामाजिक र हार्डवेयरको एउटा सेलिंग, ट्रेडिङ र माथी बिक्रम

एलाका : काठमाडौं

नाईसल कि : ०००/- (पैसाको टोका मात्र)

क्याप नं. ०१

विज्ञापन कि :

मनास कि :

अतिथि नं. : मुसकको नं. १००/- (पैसाको टोका मात्र)

उपरोक्त विवरण कि/कि सम्बन्धमा नाईसा ३ जुलाई २० १० अघि ०० जुन २० १० नभई
 उपरोक्त विवरण एलाकाको नावना उलाहिनको अनुमति प्राप्त नभई हुनेछैन ।

सचिव
 उत्तराखण्ड ইউনিয়ন পরিষদ

मेसार्स शाहिनाज
 काठमाडौं

उत्तराखण्ड ইউনিয়न परिषद

उत्तराखण्ड ईकाउन्सिल सचिवालय
 Government of the People's Republic of Nepal
 काठमाडौं, नेपाल / काठमाडौं, नेपाल

नाम: जाल बालि
 Name: JAL-BALI

पिता: मेरु शर्मा
 Father: MERU SHARMA

मिति: २०७३ अक्टोबर २६
 Date of Birth: 21.10.2003

ID NO: 2619876135883



सचिव
 J. Shrestha (Chief Secy.)

सचिवालय
 Office of the Secretary

सचिवालयको नाम: ४००१३००४



FAMILY PICTURE

