

Proposed NU Business Name: **SHAHIN LIBRARY & STATIONERY**



Project identification and prepared by: MD. Mozammel Haque,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIN MIAH
Age	:	10-01-1995 (20 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Shubornotoli, P.O: Bathuli, P.S: Delduar, 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	:	FAHIMA BEGUM
(iii) Father's name	:	LATE. NAZRUL ISLAM
(iv) GB member's info	:	Branch: Delduar, Centre # 42(Female), Member ID: 4040 Group No: 03 Member since: 26-11-2010 (5 Years) First loan: 10,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01954-128687
Mother's Contact No.	:	01930-392385
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FAHIMA BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIN LIBRARY & STATIONERY
Location	:	Delduar, Tangail.
Total Investment in BDT	:	BDT 1,40,000
Financing	:	Self BDT 80,000(from existing business) 57% Required Investment BDT 60,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 25,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Book, Khata, Pencil, Bag, Biscuit, Chanachur, Chips, SIM Card, Memory card, rice, pulse, sugar, Mobile phone etc.▪Provide Bikash, Flexi-load and song download service.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

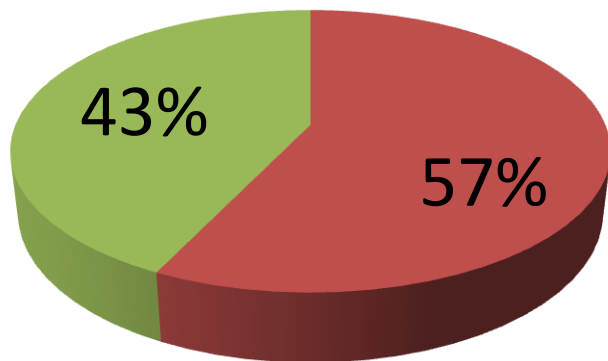
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery & stationery item	2,000	60,000	720,000
Flexi-load	27	810	9,720
Bikash	40	1,200	14,400
Song down load	50	1,500	18,000
Total Sales (A)	2,117	63,510	762,120
Less. Variable Expense			
Grocery & stationery item	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	417	12,510	150,120
Less. Fixed Expense			
Rent		1,200	14,400
Electricity bill		200	2,400
Mobile Bill		250	3,000
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Guard		150	1,800
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,510	66,120

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Book, Khata, Pen, Pencil box	9,500	1,300	10,800
Bag, Tooth-paste, Biscuit, Chanachur, Chips,	22,000	-	22,000
Mobile phone (7)	16,500	30,000	46,500
SIM card, Memory card and others	16,000	-	16,000
Computer	10,000	-	10,000
Flexi-load & Bikash	15,000	-	15,000
Rice (3 x 1700)	-	5,100	5,100
Pulse (10 x 1800)	-	1,800	1,800
Sugar (1 x 1800)	-	1,800	1,800
Bikash	-	20,000	20,000
Total	80,000	60,000	1,40,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 60,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery & stationery item	3,000	90,000	1,080,000	1,134,000
Flexi-load	27	810	9,720	10,206
Bikash	100	3,000	36,000	37,800
Song down load	80	2,400	28,800	30,240
Total Sales (A)	3,207	96,210	1,154,520	1,212,246
Less. Variable Expense				
Grocery & stationery item	2,550	76,500	918,000	963,900
Total variable Expense (B)	2,550	76,500	918,000	963,900
Contribution Margin (CM) [C=(A-B)]	657	19,710	236,520	248,346
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity bill		200	2,400	3,000
Mobile Bill		250	3,000	4,000
Transportation		1,200	14,400	16,000
Salary (self)		4,000	48,000	48,000
Salary (staff)		2,000	24,000	24,000
Entertainment		200	2,400	3,000
Guard		150	1,800	2,000
Non Cash Item				
Depreciation		33	400	400
Total Fixed Cost		9,233	110,800	114,800
Net Profit (E) [C-D]		10,477	125,720	133,546
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	125,720	133,546
1.3	Depreciation (Non cash item)	400	400
1.4	Opening Balance of Cash Surplus		90,120
	Total Cash Inflow	186,120	224,066
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	90,120	188,066

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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

Pictures

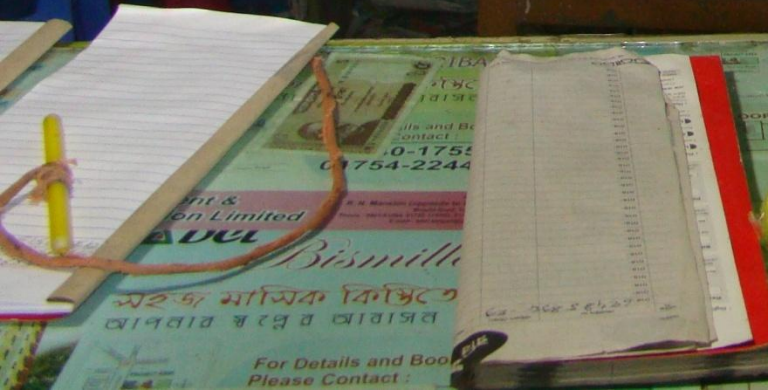


Handwritten notices or posters on the left wall, including one with a table of numbers.

Handwritten text on the left wall, possibly a notice or advertisement.

Handwritten text on the right wall, possibly a price list or advertisement.

Handwritten text on a box in the bottom right corner, possibly a brand name like 'Milkmaid'.



ক্যাটাগরি	ব্র্যান্ড	মূল্য
চিনি	সুপ্রিম	১০০
চিনি	সুপ্রিম	২০০
চিনি	সুপ্রিম	৩০০
চিনি	সুপ্রিম	৪০০
চিনি	সুপ্রিম	৫০০
চিনি	সুপ্রিম	৬০০
চিনি	সুপ্রিম	৭০০
চিনি	সুপ্রিম	৮০০
চিনি	সুপ্রিম	৯০০
চিনি	সুপ্রিম	১০০০



FRENCH RUGBY
AIR 19

Milko

Milk
CREAM
MILK

SHARP

SHARP

লাভার্স
শুভাকাঙ্ক্ষী

জাভি
ককি জাভি
মুগ

RAINBOW

RAINBOW

শুভাকাঙ্ক্ষী
লাভার্স

শুভাকাঙ্ক্ষী
লাভার্স

শুভাকাঙ্ক্ষী
লাভার্স

বাংলাদেশ
নির্বাচন কমিশন

CHANGE PASSWORD | LOG OUT

আপনার অবস্থান নির্ণয় করুন IP 10.200.125.158 Log As Ueo_delduar

বিবিধ মেনু স্টেটার তালিকা সংক্রান্ত নির্বাচনী তথ্য বাজেট বার্তা আদান-প্রদান জিও কোড সংশোধন এনআইডি

স্টেটার তালিকা নতুন এবং জন্য সাময়িকভাবে ব্যবহার করতে পারেন

Search Type: Form Number Enter Search Number: 23652196

Search



NID	19959312341000190
Name(bangla)	মোঃ শাহীন মিয়া
Name(english)	MR. SHAHIN MIAH
Birth	10-January-1995
Father Name	মৃত নজরুল ইসলাম
Mother Name	সফিয়া বেগম
Permanent Address	পাশা/হোল্ডিং: সুবর্ণতলী, গ্রাম/রাস্তা: 93234195001, গ্রাম/রাস্তা: সুবর্ণতলী, ডুবাইল, ডাকঘর: বাগলী-১৯১০, দেলদুয়ার, টাঙ্গাইল
Present Address	পাশা/হোল্ডিং: সুবর্ণতলী, গ্রাম/রাস্তা: 93234195001, গ্রাম/রাস্তা: সুবর্ণতলী, ডুবাইল, ডাকঘর: বাগলী-১৯১০, দেলদুয়ার, টাঙ্গাইল

FAMILY PICTURE

