

## Proposed NU Business Name: M/S ABDUL MOJID ENTERPRISE



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>MD.SHAHIDUL ISLAM(SHAHIN)</b>
Age	:	01-01-1981 ( 37 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 Dauther 1 Son
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill:Dulal ,P.O:Maidharcala ,P.S: Ghatail, 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	:	Layli Begum
(iii) Father's name	:	Late.Abdul Mojid
(iv) GB member's info	:	Branch: Brahmonshason, Centre # 78 (Female), Member ID: 7652 , Group No: 02 Member since: 15-07-2007 ( 10Years) First loan: BDT = 20,000 /- Outstanding loan:= 300,000/-
Further Information:		
(v) Who pays GB loan installment	:	Self
(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 & Skill Own Business and Training Info	:	0 years of business experience. 0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-543587
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Layli** joined Grameen Bank since 10 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ABDUL MOJID ENTERPRISE</b>
Location	:	Brahmonshason Bazar,Ghatail,Tangail.
Total Investment in BDT	:	BDT1,077,000/-
Financing	:	Self BDT 777,000/- (from existing business) 72 % Required Investment BDT 300,000/- (as equity) 28 %
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 10,000
Size of shop	:	20 ft x 50 ft= 300 square ft
Security of the shop	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Uriya,Potash,Tmp,Dmp,Mixed Shar,Kitnashok etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>One</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Jamuna Shar karkhana.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

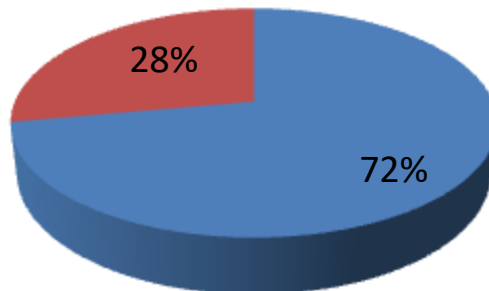
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Uriya,Potash,Tmp,Dmp,Mixed Shar,Kitnashok etc.	6,000	180,000	2,160,000
	0	0	0
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Uriya,Potash,Tmp,Dmp,Mixed Shar,Kitnashok etc.	4,800	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,800	21,600
Electricity Bill		300	3,600
Transportation		5,000	60,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (sttaf)		5,000	60,000
Guard		200	2,400
Salary (self)		10,000	120,000
<b>Total fixed Cost (D)</b>		<b>22,900</b>	<b>274,800</b>
<b>Net Profit (E) [C-D]</b>		<b>13,100</b>	<b>157,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Uriya	180	700	126000	Uriya	100	700	70,000	196,000
Potash	170	650	110500	Potash	60	1000	60,000	170,500
Tmp	120	1000	120000	Tmp	60	1000	60,000	180,000
Dmp	140	1150	161000	Dmp	80	1150	92,000	253,000
Mixed	100	1000	100000	Mixed	0	0	0	100,000
Kitnashok	1	99500	99500	Kitnashok	1	18000	18,000	117,500
Advanced	1	60000	60000				0	60,000
<b>Total</b>			<b>777,000</b>				<b>300,000</b>	<b>1,077,000</b>

## Source of Finance

- Entrepreneur's contribution 777000
- Investor's Investment 300000
- Total 1077000



### Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Uriya,Potash,Tmp,Dmp,Mixed Shar,Kitnashok etc.	7,000	210,000	2,520,000	2,646,000	2,778,300
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Uriya,Potash,Tmp,Dmp,Mixed Shar,Kitnashok etc.	5,600	168,000	2,016,000	2,116,800	2,222,640
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168,000</b>	<b>2,016,000</b>	<b>2,116,800</b>	<b>2,222,640</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Less. Fixed Expense</b>					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		315	3,780	3,969	4,167
Transportation		5,500	66,000	69,300	72,765
Mobile Bill		360	4,320	4,536	4,763
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		5,000	60,000	63,000	66,150
Guard		200	2,400	2,520	2,646
Salary (self)		10,000	120,000	120,000	120,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>23,475</b>	<b>281,700</b>	<b>288,705</b>	<b>296,060</b>
<b>Net Profit (E) [C-D]</b>		<b>18,525</b>	<b>222,300</b>	<b>240,495</b>	<b>259,600</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>120,000</b>	<b>120,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	222,300	240,495	259,600
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,300	222,795
	<b>Total Cash Inflow</b>	<b>522,300</b>	<b>342,795</b>	<b>482,395</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>420,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,300</b>	<b>222,795</b>	<b>362,395</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 06 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

সি.আই.সি  
বি.এ.ডি.সি  
অনুমোদিত  
গিটনাশক  
পরিবেশক।

বিশ্ববিদ্যালয়ের অন্তর্গত

# মেসার্স আব্দুল মজিদ এন্টারপ্রাইজ

প্রোঃ মোঃ শহিদুল ইসলাম শাহিন

মোবাইল: ০১৭১৩-৫৪৩৫৮৭

ব্রাহ্মণ শাসন বাজার, ঘাটাইল, টাঙ্গাইল।

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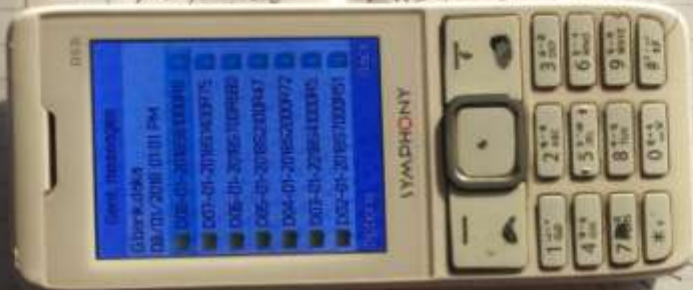
19 अखिल  
संविधान

2022

संख्या नं.  
309/2022 19

30 दिनांक 2022 साल, 20 वटा पाटी 2002 विटो

D	S	R	P	E	C
20/12	2250	13200	-	-	18900 ✓
28/12	2250	18900	-	-	21150 ✓
29/12	2900	22900	-	-	88920 ✓
20/12	2900	256900	-	-	981200 ✓
21/12	2800	266900	-	-	892200 ✓
21/12	2150	289900	-	-	842200 ✓



18 अखिल  
संविधान

2022

संख्या नं.  
309/2022 18

30 दिनांक 2022 साल, 20 वटा पाटी 2002 विटो

20/12	9200	20200	-	-	28200 ✓
20/12	9000	20200	-	-	202800 ✓
22/12	26000	226800	-	-	252800 ✓
22/12	82000	222800	-	-	264800 ✓
26/12	29000	266800	-	-	222800 ✓
28/12	8000	222800	-	-	222800 ✓
28/12	6000	222800	-	-	660800 ✓

01787-021065

29 अखिल  
संविधान

2022

संख्या नं.  
329/2022 29

30 दिनांक 2022 साल, 20 वटा पाटी 2002 विटो

D	S	R	P	E	C
20/12	2250	13200	-	-	18900 ✓
29/12	2250	18900	-	-	21150 ✓
29/12	2900	22900	-	-	88920 ✓
20/12	2900	256900	-	-	981200 ✓
21/12	2800	266900	-	-	892200 ✓
21/12	2150	289900	-	-	842200 ✓

28 अखिल  
संविधान

2022

संख्या नं.  
329/2022 28

30 दिनांक 2022 साल, 20 वटा पाटी 2002 विटो

20/12	26000	842200	-	-	255200 ✓
22/12	9000	222200	-	-	222200 ✓
26/12	82000	222200	-	222200	9200 ✓
28/12	2500	9200	-	8200	8900 ✓
28/12	2200	8900	-	-	1100 ✓
28/12	900	6600	-	-	9200 ✓
28/12	2800	9200	-	-	8200 ✓













# FAMILY PICTURE