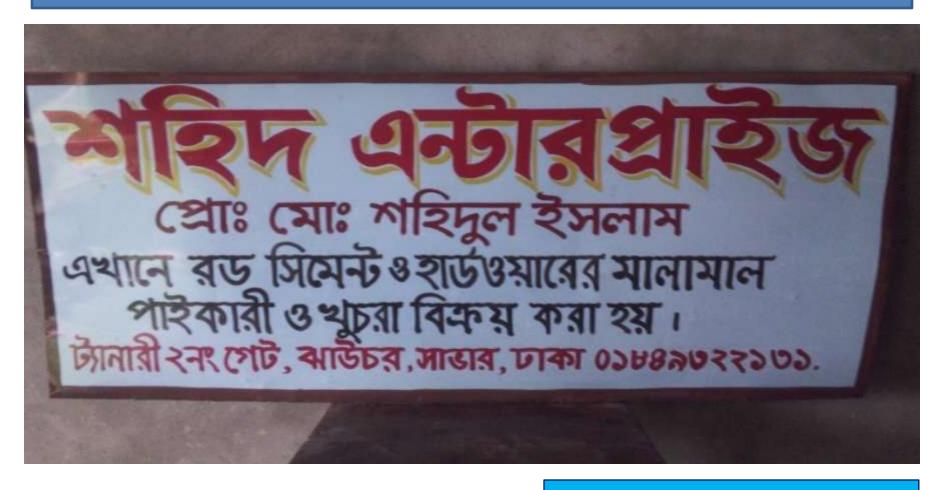
SHAHID ENTERPRISE



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M Shahidul Haque Presented by Md. Shahid Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

		STERLIZETT WITHOUT THE FA		
Name	:	Md. Shahid Islam		
Age	:	01-01-1994 (21 years)		
Marital status	:	N/A		
Children	:	N/A		
No. of siblings:		02 Brothers, 01 Sister		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother √ Father Mrs. Sufia Begum Md. Fajlul Haque Branch: Dhalla Singair Centre No. 71/m Group No: 01 Loanee no.:1031 Member since, 11-11-2007 First loan: BDT 5,000 Existing loan: BDT 2,00,000 Outstanding: BDT 1,26,624		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others	:	Father N/A N/A N/A N/A N/A		
Education	:	Class-7		

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cement & Rod Business
Trade License		107
Business Experience And Training Info	:	5 years
Other Own/Family Sources of Income	:	Father (Lori driver)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01849322131
NU Project Source/Reference	:	GT- Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 11-11-2007 (8 years). At first she took BDT 5,000 from GB. NU's father invested GB Loan in his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shahid Enterprise	
Address/ Location	:	Jhaochar, Hemayetpur, Saver.	
Total Investment in BDT	:	BDT 4,00,000	
Financing	:	Self BDT 3,00, 000 (from existing business) 75% Required Investment BDT 1,00,000/-(as equity) 25%	
Present salary/drawings from business (estimates)	:	BDT 7,000	
Proposed Salary		BDT 7,000	
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	10% 10% 5 Months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Items: Cement (358bag*415) Advance Furniture	1,48,500 1,50,000 1500		3,00,000
Proposed items:		1,00,000	1,00,000
Total Capital	3,00,000	1,00,000	4,00,000

Proposed items				
Item		Amount		
Cement	200bag*415	83,000		
তার কাটা	4handar*3500	14,000		
সুতলী		3,000		
Total		1,00,000		

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	5,000	1,50,000	1,800,000			
Less: Cost of sales (B)	4,500	1,35,000	1,620,000			
Profit (C) [C=(A-B)]	500	15,000	180,000			
Less: Operating Costs						
Electricity bill		300	3,600			
Shop Rent		2,000	24,000			
Night Guard bill		300	3,600			
Mobile bill		300	3,600			
Present salary/Drawings- self		7,000	84,000			
Others cost (Fees, Entertainment, TL renew)		500	6,000			
Non Cash Item:						
Depreciation Expenses (1000*10%,500*15%)		15	180			
Total Operating Cost (F)		10,415	124,980			
Net Profit (E-F):		4,585	55,020			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,500	1,65,000	19,80,000	6,000	1,80,000	21,60,000	6,500	1,95,000	23,40,000
Less: Cost of Sale (B)	4,950	1,48,500	17,82,000	5,400	1,62,000	19,44,000	5,850	1,75,500	21,00,000
Profit (A-B)=(C)	550	16,500	19,8000	600	18,000	2,16,000	650	19,500	2,34,000
Less: Operating Costs									
Electricity bill		300	3,600		300	3,600		300	3,600
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Night Guard bill		300	3,600		300	3,600		300	3,600
Mobile bill		300	3,600		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		15	180		15	180		15	180
Total operating cost		10,415	1,24,980		10,415	1,24,980		10,415	1,24,980
Net Profit (C-D) = (E)		6,085	73,020		7,585	91,020		9,085	1,09,020
GT payback			40,000			40,000			40,000
Retained Income:			33,020		Ţ.	51,020			69,020

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	73,020	91,020	1,09,020
1.3	Depreciation (Non cash item)	180	180	180
1.4	Opening Balance of Cash Surplus		33,200	84,400
	Total Cash Inflow	1,73,200	1,24,400	1,93,600
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	33,200	84,400	1,53,600

SWOT Analysis

STRENGTH	WEAKNESS
Long standing relationship with Grameen Bank. Well Known Person in locality. Ownership of business	Lack of fund
OPPORTUNITY	THREATS
Employment opportunity Would be a bigger entrepreneur	Fire Theft

Pictures



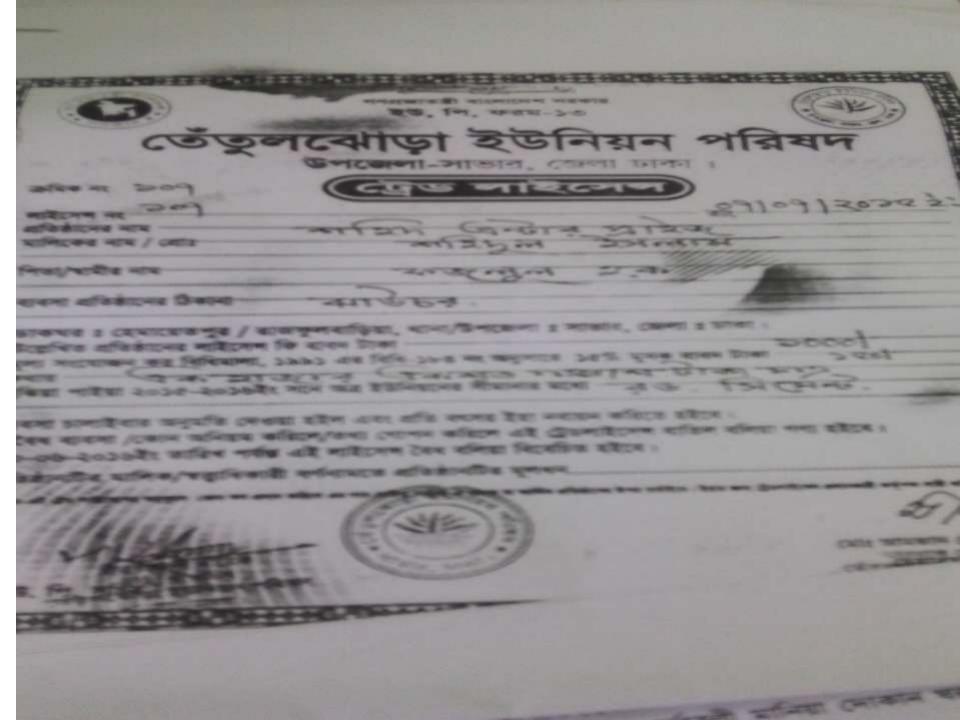


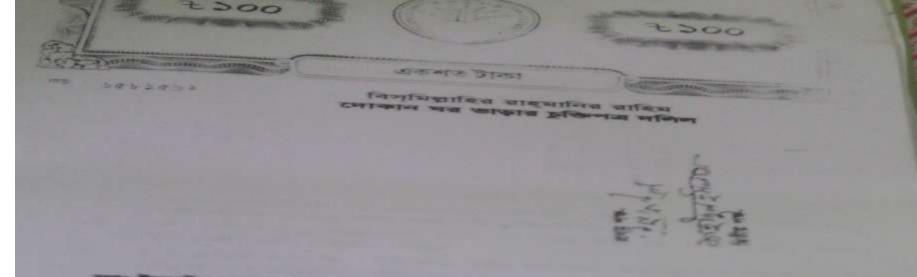












ट्यां वेत्रवावेत स्थारतम्, तिथा-भाषाय वेशाम थानी, माथा-स्थाताः सम्यक्षक स्थाप, जार-कावेत्रव, धावणव-रवसारमञ्जूब, बामा-भाषाय, वेलाक्षमा-भाषाय, स्थला-भाषा, कावीक्षमा-बाल्यासमी, सर्व-वेललाय, स्थला

পার্থিপ এন্টারুলাইজ, লোচ-মোচ পরিমূল ইপলাম, লিভা-মোচ কর্তাপুল হক, মাজা-মোগাঃ সুক্তিয়া লোম, সাং-কাউচাই, ভাকমত-হেমারেকপুর, বান্য-সাভার, উপজেলা-সাভার, জেলা-ভারা, জাতীয়ারা-বাংলাচার, বর্ম-ইসলাম, পোলা-বাংলা।

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э) বলিত দোকান ব্যৱত অহিম জামানত বাবদ মোট ২,৫০,০০০/- (এক লক শক্ষাণ হাত টাকা, যাতা আমি প্রথম শক্ষ আপনি ভিত্তীত পক্ষেত্র নিকট হাইতে লগদ বুজিতা পাইলাম। মেরাদ ক্ষেত্রত্বোগ্য।

লোকান ঘৰের মাসিক জাড়া ২,০০০/- (মুই হাজার) টাকা ধার্যা করা হইল ।

GT's 16th Internal Design Lab on August 31, 2015 at GT

