

Proposed NU Business Name: **SIKDER ENTERPRISE**



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Project verified by: Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUZZAMAN
Age	:	20-03-1989 (28Years)
Education, till to date	:	Honors
Marital status	:	Married
Children	:	-
No. of siblings:	:	-
Address	:	Vill: Brotopa P.O:South Brotopa.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHURA BEGUM
(iii) Father's name	:	ABDUL GOFUR SIKDER
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 01(Female), Member ID: 1011, Group No: 02 Member since: 28-08-2004 (13Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 3,60,000.Outstanding loan: 54,080/-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow Rearing(50,000/-yearly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-828549
Family's Contact No.	:	01747-810755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JUHARA BEGUM; joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAKDER ENTERPRISE
Location	:	Brotopabazar.Sreepsur, Gazipur.
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 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15ft x 15 ft= 275 ft square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice ,Soya bin ,Soap, Biscuit, Chanacur , Chips, Oil, Salt, Potato, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund No employee will be appointed▪The shop is rented▪Collects goods from Mawna.▪Agreed grace period is 3 months

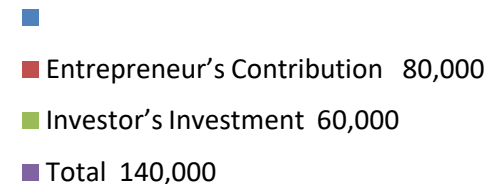
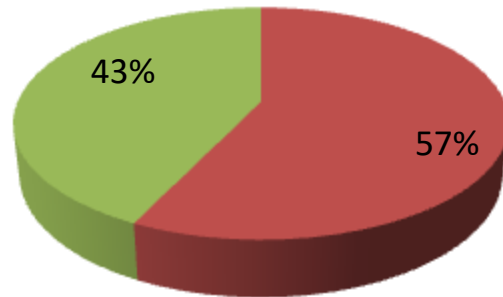
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice ,Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		5,00	6,000
Transportation		7,00	8,400
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	15	5,50	8,200	20	550	11,000	19,200
Ice-Crim	-	-	7,000	-	-	12,000	19,000
Soap	120	30	3,600	200	30	6,000	9,600
Powder	100	50	5,000	120	50	6,000	11,000
Paper	-	-	8000			10,000	18,000
Cosmetic	-	0	20,000	0	0	5,000	25,000
Security	-	-	15,000			0	15,000
Others	-		13,200			10,000	23,200
Total			80,000			60,000	1,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice ,Soya bin ,Soap, Biscuit, Chips, Oil, Salt, Potato, etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		9,00	10,800	11,000	11,200
Transportation		1,700	20,400	20,600	20,800
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		7,00	8,400	8,600	8,800
Mobile Bill		7,00	8,400	8,600	8,800
Total Fixed Cost		9,000	1,08,000	1,08,800	1,09,600
Net Profit (E) [C-D]		9,000	1,08,000	1,18,000	1,28,540
Investment Payback			24,000	24,000	24,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,08,000	1,18,000	1,28,540
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		29,920	1,23,920
	Total Cash Inflow	1,68,000	1,47,920	2,52,460
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	54,080		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	1,38,080	24,000	24,000
3	Net Cash Surplus	29,920	1,23,920	2,28,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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TIP

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Jelly
Jelly

ATANK
BAGIANG

ATANK
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FAMILY PICTURE

