

Proposed NU Business Name: **NASHIR ENTERPRISE**



Project identification and prepared by: Md. Answar  
Ali, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



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

Name	:	<b>MD. NASHIR UDDIN</b>
Age	:	02-03-1991(26 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers,04 Sisters
Address	:	Vill: Rakti para,P.O :Ganggair P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>MOST. FEROZA BEGUM</b>
(iii) Father's name	:	<b>MD. NAJIBUR RAHMAN</b>
(iv) GB member's info	:	Branch: Alokdiya, Centre # 06 (Female), Member ID: 1450, Group No: 03 Member since: 15-04-2014 (03Years) First loan: 10,000 taka. Existing loan: 20,000 taka Outstanding loan: 7240 taka
Further Information:		
(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	:	03Year esjpericnce in own business,03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-426905
Mother's Contact No.	:	no
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. FERROZA BEGUM** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NASHIR ENTERPRISE</b>
Location	:	Rokti para Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :212,500
Financing	:	Self BDT 162500(from existing business) 76% Required Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft= 500 square ft
Security of the shop	:	40,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur,</li><li>▪Agreed grace period is 3 months.</li></ul>

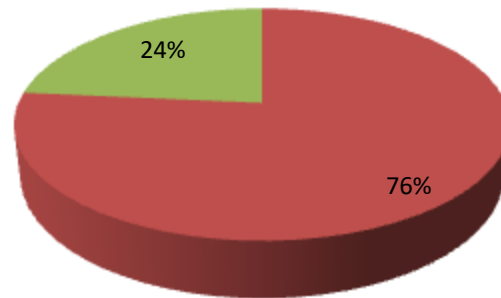
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
bosta	3,500	105,000	1260000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1260000</b>
<b>Less. Variable Expense</b>			
bosta	2,975	89,250	1071000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1071000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189000</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		150	1,800
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Guard		50	600
Generator		200	2400
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,950</b>	<b>95,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
bosta	3500	35	122500	1400	35	49000	171500
others						1000	1000
security			40,000				40000
<b>Total</b>			<b>162500</b>			<b>50000</b>	<b>212500</b>

## Source of Finance



- Entrepreneur's Contribution 162,500
- Investor's Investment 50,000
- Total 212,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
bosta	4,000	120,000	1440000	1512000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1512000</b>
<b>Less. Variable Expense</b>				
bosta	3400	102,000	1,224,000	1285200
<b>Total variable Expense (B)</b>	<b>3400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1285200</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226800</b>
<b>Less. Fixed Expense</b>				
Rent		800	9600	9,600
Electricity Bill		250	3000	3,600
Transportation		1,200	14,400	15,400
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		400	4,800	5,400
Guard		50	600	600
Generator		200	2400	2,400
Mobile Bill		400	4800	5,500
<b>Total Fixed Cost</b>		<b>8,300</b>	<b>99,600</b>	<b>102,500</b>
<b>Net Profit (E) =[C-D] ]</b>		<b>9,700</b>	<b>116,400</b>	<b>124,300</b>
<b>Investment Payback</b>			<b>30000</b>	<b>30,000</b>



<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	116,400	124,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		<b>86,400</b>
	<b>Total Cash Inflow</b>	<b>166,400</b>	<b>210,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,400</b>	<b>180,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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



প্রাথমিক শক্তি  
সংগঠিত

# প্রাথমিক শক্তি স

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম:

নামদেব-এক্সপ্লোরেশন  
ইউনিট

ইউনিটের নাম:

ইউনিট

প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

শ্রীঃ নামদেব হোসেন

বয়স:

২৬ বছর

জন্ম তারিখ:

০২/০৬/৯৯

শিক্ষাগত যোগ্যতা:

৩য় স্নাতক  
কম্পিউটার

বৈবাহিক অবস্থা:

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# FAMILY PICTURE

