

## Proposed NU Business Name: **SIKDER ENTERPRIZE**



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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md. Jiarul Islam</b>
Age	:	03-01-1992(25 Years)
Education, till to date	:	BBA
Marital status	:	unmarried
Children	:	
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Barrah, P.O:Barrah, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Deloara</b>
(iii) Father's name	:	<b>Abdur Razzak Sikdar</b>
(iv) GB member's info	:	Branch: Kusumhati, Centre # 6(Female), Member ID:1070/1, Group No: 01 Member since: 01-01-2006- 2016(10Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT Paid
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01671-331736
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIKDER ENTERPRIZE</b>
Location	:	Barrah, Dohar,Dhaka
Total Investment in BDT	:	BDT 270000
Financing	:	Self BDT 220000(from existing business) 81% Required Investment BDT 50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32ft x 24ft=768 square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; old auto,auto accessories etc.</li><li>▪Average40% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from ,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

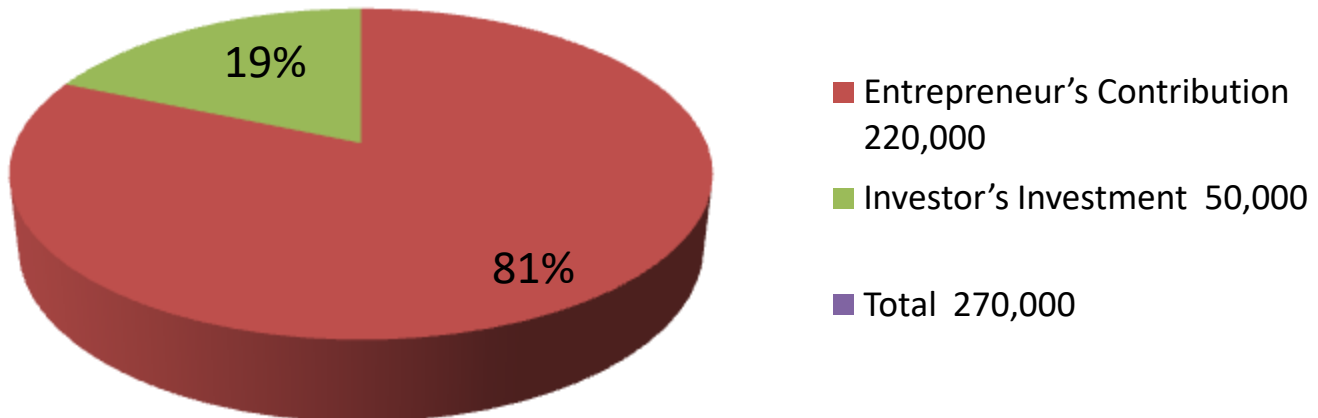
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Auto Parse etc	2500	75000	900000
<b>Total Sales (A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Less. Variable Expense</b>			
Rice,suger,oil,cosmaties,etc	1500	45000	540000
<b>Total variable Expense (B)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less. Fixed Expense</b>			
Rent			
Mobile Bill		200	2400
Trasportation		1000	12000
Electricity Bill		5000	60000
Salary (self)		5000	60000
Salary(staff)		10500	126000
Entertainment		200	2400
<b>Total fixed Cost (D)</b>		<b>21900</b>	<b>262800</b>
<b>Net Profit (E) [C-D]</b>		<b>8100</b>	<b>97200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Old Auto	03	50000	150000	01	50000	50000	200000
Parse			70000				70000
<b>Total</b>	<b>03</b>		<b>220000</b>	<b>01</b>		<b>50000</b>	<b>270000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Parse	3000	90000	1080000	1134000
		0	0	0
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>
<b>Less. Variable Expense</b>		0	0	0
Auto Parse	1800	54000	648000	680400
		0	0	0
<b>Total variable Expense (B)</b>	<b>1800</b>	<b>54000</b>	<b>648000</b>	<b>680400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>
<b>Less. Fixed Expense</b>				
Rent				
Mobile Bill		200	2400	2500
Trasportation		1000	12000	13000
Electricity Bill		5000	60000	60000
Salary (self)		5000	60000	60000
Salary(staff)		10500	126000	126000
Entertainment		200	2400	2500
<b>Total fixed Cost (D)</b>		<b>21900</b>	<b>262800</b>	<b>264000</b>
<b>Net Profit (E) [C-D]</b>		<b>14100</b>	<b>169200</b>	<b>189600</b>
<b>Investment Payback</b>			<b>30000</b>	<b>30000</b>



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

<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	169200	189600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		139200
	<b>Total Cash Inflow</b>	<b>219200</b>	<b>328800</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>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>139200</b>	<b>298800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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





