

# Proposed NU Business Name: **BEKAR PROJECT**



Project identification and prepared by: Pronob Kumar  
Mohonto, Jamurki Unit, Tangail  
Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti  
Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.HAFIZUR SIKDAR</b>
Age	:	10-12-1997 ( 21 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sisters.
Address	:	Vill:Pakulla ,P.O: Jamurki ,P.S:Mirzapur, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rizia Begum
(iii) Father's name	:	Md. Tara Sikdar
(iv) GB member's info	:	Branch: Jamurki, Centre # 75 (Female), Member ID:5133 , Group No: 01 Member since: 13-03-2008 (10 Years) First loan: BDT = 5,000/- Last Loan = 10,5000/-
<b>Further Information:</b>	:	Outstanding loan:= 65,779/-
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	02 years of business experience. : 0 years experience in running business. : He has a standard Computer & IT training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-697969
Family's Contact No.	:	01918-217223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rizia Begum** joined Grameen Bank since 10 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	:	<b>NOBIN UDDOKTA</b>
Location	:	Pakulla Bazar ,Mirzapur,Tangail.
Total Investment in BDT	:	BDT 40,000/-
Financing	:	Self BDT 0/- (from existing business) 0% Required Investment BDT 40,000/- (as equity) 100%
Present salary/drawings from business (estimates)	:	N/A
Proposed Salary	:	BDT 5,000
Size of shop	:	N/A
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in an unemployment project etc.</li><li>▪Average 25 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop will be rented .</li><li>▪Collects goods from Pakulla Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business

BDT (TK)

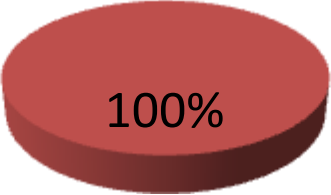
Particular	Daily	Monthly	Yearly
There is no existing goods.			

### Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
				<b>computer</b>	1	40000	40000	40000
<b>TOTAL</b>			<b>40000</b>				<b>40000</b>	<b>40000</b>

### Source of Finance

■ Entrepreneur's contibution 0   ■ Investor's Investment 40000   ■ Total 40000  
0%0%



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Computer & servcing	1,500	45,000	540,000	567,000	595,350
		0	0	0	0
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
Less. Variable Expense					
Computer & servcing	1,125	33,750	405,000	425,250	446,513
<b>Total variable Expense (B)</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>	<b>425,250</b>	<b>446,513</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>	<b>141,750</b>	<b>148,838</b>
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		550	6,600	6,930	7,277
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		110	1,320	1,386	1,455
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,640</b>	<b>79,680</b>	<b>80,664</b>	<b>81,697</b>
<b>Net Profit (E) [C-D]</b>		<b>4,610</b>	<b>55,320</b>	<b>61,086</b>	<b>67,140</b>
Investment Payback			32,000	32,000	32,000

-140

-0.03

sales 1,500  
 Margin 25%  
 Contribution 375  
 Expense 1,125



## *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	55,320	61,086	67,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		39,320	84,406
	<b>Total Cash Inflow</b>	<b>95,320</b>	<b>100,406</b>	<b>151,546</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>39,320</b>	<b>84,406</b>	<b>135,546</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0` Others:0  
Experience & Skill : 02 Years  
Own Business : 0 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





















# FAMILY PICTURE