

Proposed NU Business Name: **BISMILLAH ELECTRONICS & FURNITURE**

Project identification and prepared by: Md. Md. Ataur Rahman

Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>RAYHAN KABIR</b>
Age	:	05-03-1996( 21 Years)
Education, till to date	:	S.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Naljani ; P.O: Chandana ;P.S: Gazipur Shadar ;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	:	<b>RABEYA KHATUN</b>
(iii) Father's name	:	<b>ELIUS UDDIN</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 92 (Female), Member ID: 6665/2, Group No: 02 Member since: 10-03- 2002 ( 15 Years) First loan: BDT 5,000/- Last Loan : 15000 Outstanding loan: Nil
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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01681846676
Family's Contact No.	:	01929110890
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RABEYA KHATUN** joined Grameen Bank since 15 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

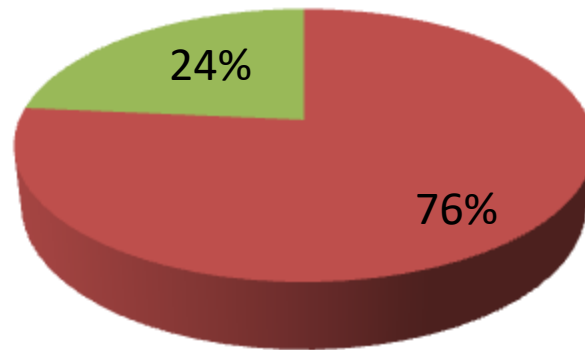
Business Name	:	<b>BISMILLAH ELECTRONICS &amp; FURNITURE</b>
Location	:	Warles Bazer, Gazipur
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,60,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like ; Oiardrop,Drasin Table,Telesision,Sound Box,Fan,Khat etc.</li><li>▪Average 20% gain on sales</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪ The shop is rent .</li><li>▪Collects goods from Tangi,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Projection (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Elcctric Item	4000	120000	1440000
		0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Elcctric Item	3200	96000	1152000
<b>Total variable Expense (B)</b>	3,200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		5,000	60000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		150	1800
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
<b>Total fixed cost (D)</b>		12,100	145200
<b>Net Profit (E)= [C-D]</b>		11,900	142800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>400</b>	<b>0</b>	<b>0</b>
Oiardrop	5	4000	20,000	0	0	0	20,000
Khat	4	8000	32,000	0	0	0	32,000
Telesision	3	6000	18,000	0	0	0	18,000
Show Kesh	4	8000	32,000	0	0	0	32,000
Sound Box	10	3000	30,000	0	0	0	30,000
Fan	10	1000	10,000	10	1,000	10,000	20,000
Rfl Chair	15	380	5,700	0	0	0	5,700
Daining Table	2	2000	4,000	0	0	0	4,000
T- Table	5	500	2,500	0	0	0	2,500
	0	5000	0	0	0	0	0
Fridge	0	0	0	2	35,000	70,000	70,000
others	1	5800	5,800	1	0	0	5,800
Scurity	1	100000	100,000	0	0	0	100,000
<b>Total</b>	<b>60</b>	<b>0</b>	<b>260,000</b>	<b>14</b>	<b>0</b>	<b>80,000</b>	<b>340,000</b>



- Entrepreneur's Contribution 260,000
- Investor's Investment 80,000
- Total 340,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Electric Item	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>			0		
Electric Item	4000	120000	1440000	1512000	1587600
			0		
<b>Total variable Expense (B)</b>	4,000	120000	1440000	1512000	1587600
<b>Contribution Margin (CM) [C=(A-B)</b>	1,000	30000	360000	378000	396900
<b>Less Variable Expense</b>			0		
Rent		5,000	60000	60,000	60000
Electricity bill		500	6000	6500	7000
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		12,300	147,600	148,700	149800
<b>Net Profit (E)= [C-D]</b>		17700	212400	229,300	247100
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	80,000		
1.2	Net Profit	212400	229,300	247100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		180,400	377700
	<b>Total Cash Inflow</b>	292400	409700	624800
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>32,000</b>	<b>32,000</b>	<b>32,000</b>
	<b>Total Cash Outflow</b>	112,000	<b>32,000</b>	<b>32,000</b>
3	<b>Net Cash Surplus</b>	180,400	377700	592800

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others:0  
Experience & Skill : 04 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









BOXES OF 'SUPERNOVA' SPEAKERS  
MULTI-SPEAKER SYSTEMS

BOXES OF 'BIDDING POWER' PRODUCTS

BOXES OF 'SUPERNOVA' PRODUCTS

বিস্মিল্লাহ ইলেকট্রনিক্স

বিস্মিল্লাহ ইলেকট্রনিক্স

এন্ড ফার্নিচার

এখানে সকল প্রকার ইলেকট্রনিক্স ও ফার্নিচার ন  
জয়দেবপুর রোড, ওয়ানলেস গেইট, চান্দনা-কোমলতা, শাজীপুর গিট

ও সহজ কিস্তিতে বিক্রয় করা হয়।

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বিস্মিল্লাহ ইলেকট্রনিক্স

ফার্ণিচার

# বিস্মিল্লাহ ইলেকট্রনিক্স এন্ড ফার্ণিচার

এখানে সকল প্রকার ইলেকট্রনিক্স ও ফার্ণিচারের বিক্রয় ও সহজ কিস্তিতে বিক্রয় করা হয়।

জামশেদপুর রোড, ওয়্যারলেস স্টেট, চান্দনা-চৌরাস্তা, গাজীপুরীপুর সিটি  
ফোনাঃ ০৯৬৮৯৮৪৬৬৭৬, ০৯৯৫০-৯০৯৮৮০

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