

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



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHARIF HOSSAN
Age	:	12-06-1986(31 Years)
Education, till to date	:	Class-Nine
Marital status	:	Married
Children	:	01Son,01 Daughter.
No. of siblings:	:	02 Sisters,02 Brothers.
Address	:	Vill:Paglirkul P.O:Shaldhor bazar, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KULSUMA BEGUM
(iii) Father's name	:	LATE:ALI AHAMAAD
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:4943, Group No: 05 Member since: 06-01-2010-2017 (07 Years) First loan: BDT 3,000/- Existing loan: BDT ,000/- Outstanding loan: 000/-
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811203924
Mother's Contact No.	:	01831621238
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KULSUMA AKTER joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

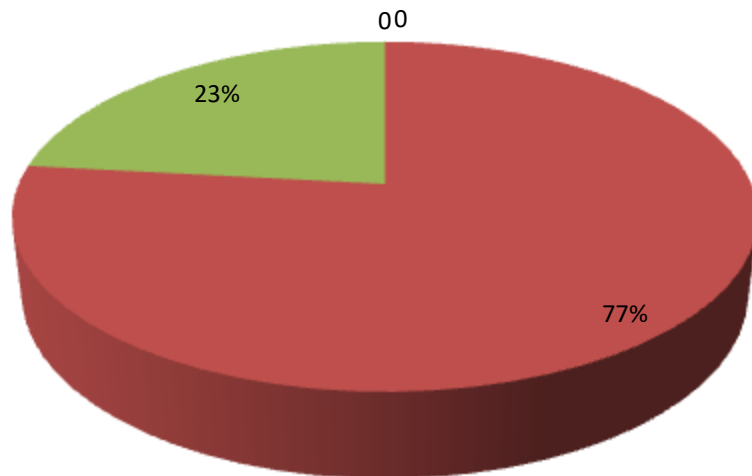
Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH ELECTRIC & ELECTRONICS
Location	:	Rajoshpur bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 215000/-
Financing	:	Self BDT 165000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20 ft. = 300square ft
Security of the shop	:	00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;BRB kebol,soket,holder,swich, others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
BRB cable,enargybulb,pipe,soket,charger,others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
BRB cable,enargybulb,pipe,soket,charger,others.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		6800	81600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
brb cable	0	0	30,000			10,000	40,000
energy bulb	0	0	20,000			10,000	30,000
pipe	0	0	20,000			10,000	30,000
soket	0	0	15,000			0	15,000
nut,boltu	0	0	10,000			0	10,000
colour	0	0	20,000			0	20,000
charger	0	0	5,000			0	5,000
mobile betary	0	0	10,000			0	10,000
load&others	0	0	30,000			20,000	50,000
security	0	0	5,000			0	5,000
Total	0	0	165,000	0	0	50,000	215,000



- Entrepreneur's Contribution 165,000
- Investor's Investment 50,000
- Total 215,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
BRB cable,enargybulb,pipe,soket,charger,others.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6700	80400	80920	81446
Net Profit (E)= [C-D]		6800	81600	85680	89964
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	81,600	85680	89964
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61600	127280
	Total Cash Inflow	131,600	147,280	217,244
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	61,600	127,280	197,244

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rajoshpur bazar,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

