#### **Proposed NU Business Name: BOBI ELECTRIC CORNER**



Project identification and prepared by: Md. Raju Ahmed, Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	M ROMJAN		
Age	:	01-09-1982 (35 Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	2 Sons		
No. of siblings:	:	8 Brother 3 Sisters		
Address	:	Vill: Khotia , P.O: Sholla Bazar, P.S: Nobabgonj, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  MST HIRON  LATE FAJAR ALI  Branch: Sholla nobabgonj, Centre # 12(Female),  Member ID: 4613, Group No: 06  Member since: 1988- 1999 (11 Years)  First loan: BDT 3,000		
Further Information:		Existing Loan: BDT 15000, Outstanding loan: nil		
(v) Who pays GB loan installment (vi) Mobile lady	<b>:</b>	Father 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	:	8 years experience in running business.
Training Info	:	He has 3 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-164176
Mother's Contact No.	:	01821-363140
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST HIRON** joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Propose	d Nobin Udyokta Business Inf	0

goods like; Electric item etc.

■ Average 15% gain on sale.

Collects goods from Nobabgonj.

■Agreed grace period is 3 months.

■The shop is rented.

After getting equity fund 1 will be appointed.

■The business is planned to be scaled up by investment in existing

■The business is operating by entrepreneur. Existing 1 employees.

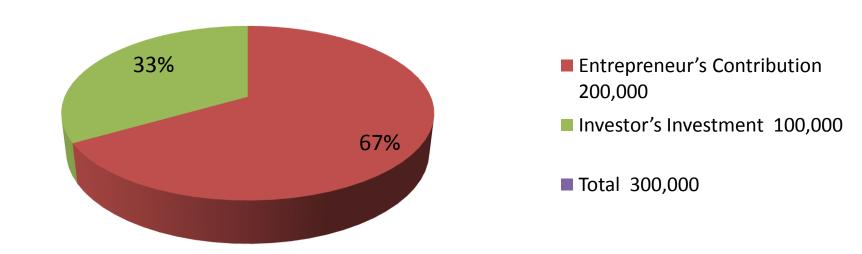
Proposed Nobin Udyokta Business Info			
Business Name	:	BOBI ELECTRIC CORNER	
Location	:	Sholla bazar porishod road, nobabgonj	
Total Investment in BDT	:	BDT 300,000/-	
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	15ft x 12ft= 180 square ft	

**Implementation** 

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Electric Item	2600	78000	936000		
Bikash	200	6000	72000		
Total sales (A)	2800	84000	1008000		
Less Variable Exp.					
Electric Item	2210	66300	795600		
Total Variable exp. (B)	2210	66300	795600		
Contribution Margin CM [C= (A-B)	590	17700	212400		
less fixed exp.					
Electricity bill		400	4800		
Transportation		2000	24000		
Salary (self)		5000	60000		
Salary (staff)		3000	36000		
Entertainment		300	3600		
Guard		300	3600		
Genaretor		400	4800		
Mobile		300	3600		
total fixed cost (D)		11700	140400		
Net profit (E) [C-D]		6000	72000		

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cable	100	200	20,000	200	250	50,000	70,000
Cable	20	300	6,000			0	6,000
Switch	95	200	19,000			0	19,000
light	100	200	20,000			0	20,000
Switch board	100	200	20,000			0	20,000
Switch	100	150	15,000			0	15,000
Bikash	1	50000	50,000	1	50000	50,000	100,000
Sim, Mobile cask card	200	250	50,000			0	50,000
Total	716		200,000	201		100,000	300,000

### **Source of Finance**



Financial Projection					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Electric Item	3100	93000	1116000	1171800	
Bikash	400	12000	144000	151200	
Total Sales (A)	3500	105000	1260000	1323000	
less variable Expenses					
Electric Item	2635	79050	948600	996030	
Total variable Expenses (B)	2635	79050	948600	996030	
Contribution Margin (CM)= (A-B)	865	25950	311400	326970	
Less Fixed Expenses					
Electricity bill		400	4800	16000	
Transportation		2200	26400	35000	
Salary (self)		5000	60000	60000	
Salary (staff)		6000	72000	72000	
Entertainment		400	4800	4800	
Guard		300	3600	3600	
Genaretor		500	6000	6000	
Mobile		400	4800	7400	
Total Fixed Cost		15200	182400	204800	
Net Profit (E) (C-D)		10750	129000	122170	
Investment Payback			60000	60000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	129,000	122,170
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		69,000
	Total Cash Inflow	229000	191170
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	69,000	131170

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 08 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures



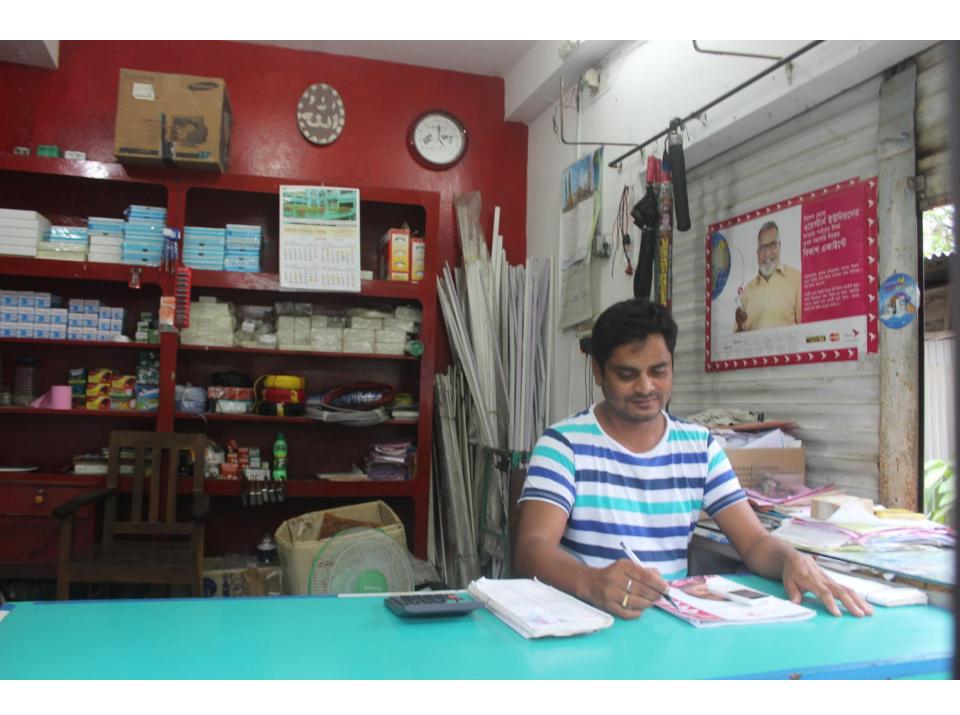












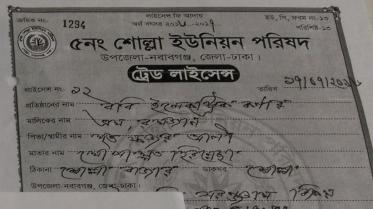




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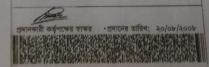
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: এম রমজান Name: M Romian পিতা: মৃত ফজর আলী মাতা: মোসাঃ হিরন Date of Birth: 01 Sep 1982

ID NO: 2616294388780

এই কার্ডটি গণপ্রজাতরী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোখাও পাওয়া গেলে নিকটছ পোট অফিনে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠকানা: গ্রাম/রাস্তা: ঘতিয়া, ডাকখর: শোলা - ১৩২০, নওয়াবগঞ্জ, ঢাকা



নিয়নের সীমানার মধ্যে আবশ্যকীয় ব্যবসা চালাইয়া যাইবার স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি কুসের নবায়ন

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উপজেলা-নবাবগঞ্জ, জেলা-ঢা-

# **FAMILY PICTURE**

