

## Proposed NU Business Name: **NIGAM BIDDUT BITAN**



Project identification and prepared by: Modon kumar biswas,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SHEIKH NURU UDDIN</b>
Age	:	15-01-1995 (21Years)
Education, till to date	:	H. S. C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Kanchkura karimbag, P.O Kanchkura, P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>NILUFA</b>
(iii) Father's name	:	<b>SHEIKH MD SHOFI UDDIN</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 24 (Female), Member ID: 1874, Group No: 01 Member since: 10-06-2008 (08 Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 02years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-850379
Family's Contact No.	:	01835-849975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NILUFA** joined Grameen Bank since 08 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>NIGAM BIDDUT BITAN</b>
Location	:	Kanchkura bazer,Uttarkhan, Dhaka
Total Investment in BDT	:	BDT3 80,000/-
Financing	:	Self BDT 2,8,0,000/- (from existing business) 73% Required Investment BDT 1,00,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fan ,Cable ,Switch choked, Remote etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nobabpur, gulistan, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

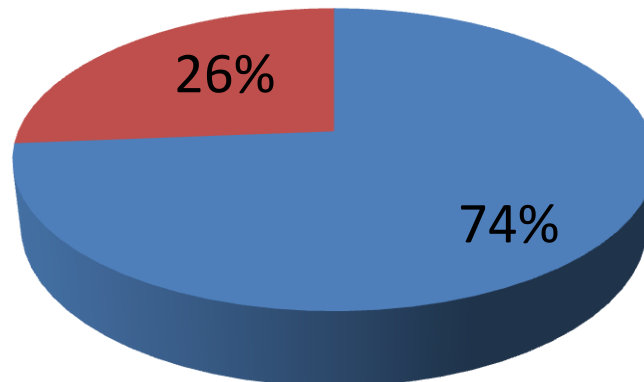
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics goods	2,700	81,000	972,000
<b>Total Sales (A)</b>	<b>2,700</b>	<b>81,000</b>	<b>972,000</b>
<b>Less. Variable Expense</b>			
Electronics goods	2,160	64,800	777,600
<b>Total variable Expense (B)</b>	<b>2,160</b>	<b>64,800</b>	<b>777,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,800</b>	<b>129,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Fan	70	1500	105000	Fan	10	1500	15,000	120,000
Cable ( Tar)	45	1500	67500	Cable ( Tar)	50	1500	75,000	142,500
Switch,Soket,Holder	100	200	20000				0	20,000
Remot	100	80	8000				0	8,000
Steel box	70	100	7000				0	7,000
Metre	10	800	8000				0	8,000
Energy Bulb	120	250	30000				0	30,000
Pipe	300	50	15000				0	15,000
Secuirity Advanced			0				0	0
Others			20000	Others			10,000	30,000
<b>Total</b>			<b>280,500</b>				<b>100,000</b>	<b>380,500</b>

## Source of Finance

■ Entrepreneur's contibution 280500   ■ Investor's Investment 100000   ■ Total 380500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Electronics goods	3,600	108,000	1,296,000	1,360,800	1,428,840
<b>Total Sales (A)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Less. Variable Expense</b>					
Electronics goods	2,880	86,400	1,036,800	1,088,640	1,143,072
<b>Total variable Expense (B)</b>	<b>2,880</b>	<b>86,400</b>	<b>1,036,800</b>	<b>1,088,640</b>	<b>1,143,072</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21,600</b>	<b>259,200</b>	<b>272,160</b>	<b>285,768</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>10,975</b>	<b>131,700</b>	<b>132,885</b>	<b>134,129</b>
<b>Net Profit (E) [C-D]</b>		<b>10,625</b>	<b>127,500</b>	<b>139,275</b>	<b>151,639</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	127,500	139,275	151,639
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,500	186,775
	<b>Total Cash Inflow</b>	<b>227,500</b>	<b>226,775</b>	<b>338,414</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,500</b>	<b>186,775</b>	<b>298,414</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04Years  
Own Business :02 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

# নিজাম বিদ্যুৎবিভাগ





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लिफ्टिङ

MATHE  
FANS LA  
8544  
INDUSTRIAL  
TONG

JAMJAM  
Cool Fan

NOVAK  
PURITY GOLD FAN

KASHMIR  
Gold Fan

DHAKA  
VIP FAN

NATIONAL  
FANS 006661  
The Best

















# FAMILY PICTURE