

Proposed NU Business Name: **ARKO ELITRICAL**



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Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	HARUN OR RASID
Age	:	05/06/1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	2 Brothers, 1 Sister.
Address	:	Vill: Vangar P.O: Bashtoli P.S: Kaliakair, 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	:	HALIMA BEGUM
(iii) Father's name	:	MD: ABUL HASAM
(iv) GB member's info	:	Branch: Ataboho,kaliakair Centre # 10 (Female), Member ID: 1728 Group No: 02 Member since: 27/03/2006 (11 Years) First loan: BDT 10,000 /- Last loan :5,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 1,818
(vi) Mobile lady	:	Brother
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-801688
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ARKO ELITRICAL
Location	:	Vangar Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 2,35,000/-
Financing	:	Self BDT 1,55,000/- (from existing business) 66% Required Investment BDT 80,000/- (as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; TV,lcd tv,mobile,fridge, etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪The shop is wonerd. ▪Collects goods from konabari Dhaka. ▪Agreed grace period is 3 months.

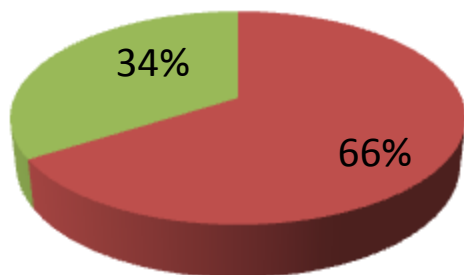
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lcd tv,led tv,mobile,fan,etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Lcd tv,led tv,mobile,fan,etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,500	18,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (self)		5,000	60,000
Gard		300	3,600
Genator		150	1,800
Total fixed Cost (D)		7,850	94,200
Net Profit (E) [C-D)		10,150	121,800

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Sukas	2	10000	20,000	0	0	20,000
T.V	5	8000	40,000	2	16,000	56,000
L.E.D T.V	2	31000	62,000	2	62,000	124,000
Mirsap	3	3500	10,500		0	10,500
Soundbox	3	4000	12,000		0	12,000
T.V trolley	2	1200	2,400		0	2,400
Almira	2	1000	2,000	2	2,000	4,000
Others	0	0	6,100	0	0	6,100
Total			155,000		80,000	235,000

Source of Finance



- Entrepreneur's Contribution
155,000
- Investor's Investment 80,000
- Total 235,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Lcd tv,led tv,mobile,fan,etc	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
Lcd tv,led tv,mobile,fan,etc	3,360	100800	1209600	1270080	1333584
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080	1,333,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		1,500	18,000	18,000	18,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Gard		300	3600	3,600	3,600
Genator		150	1,800	1,800	1,800
Total Fixed Cost		7,850	94,200	94,200	94,200
Net Profit (E) [C-D]		17,350	208,200	223,320	239,196
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	208,200	223,320	239,196
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		176,200	367,520
	Total Cash Inflow	288,200	399,520	606,716
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	176,200	367,520	574,716

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vangar Bazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

