

Proposed NU Business Name: **BORSHA ELECTRONICS**



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. HADIS ULLAH |
| Age | : | 01-01-1986 (31 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 1 Brother and 2 Sisters |
| Address | : | Vill: Raunat, P.O: Raunat-1730, P.S: Kapashia, Dist: Gazipur |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | SUFIA BEGUM |
| (iii) Father's name | : | ABDUL KABIR |
| (iv) GB member's info | : | Branch: Raniganj Centre # 16 (Female), Member ID: 2543 , Group No: 04 Member since: 15/07/1992 (25 Years) First loan: BDT 3,000/-, Outstanding loan: Nil |
| Further Information: | | Father |
| (v) Who pays GB loan installment | : | No |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | |

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 | : | 10 years experience in running business. He has 02 years training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01671-251010 |
| Family's Contact No. | : | 01793-3368888 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | BORSHA ELECTRONICS |
| Location | : | Raunat Bazar, Gazipur |
| Total Investment in BDT | : | BDT 1,00,000/- |
| Financing | : | Self BDT 950,000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 08 ft = 80 sq. ft |
| Security of the shop | : | BDT 0/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bikash, Load, Mobile, Charger, Battery etc.▪Average 40% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka .▪Agreed grace period is 3 months. |

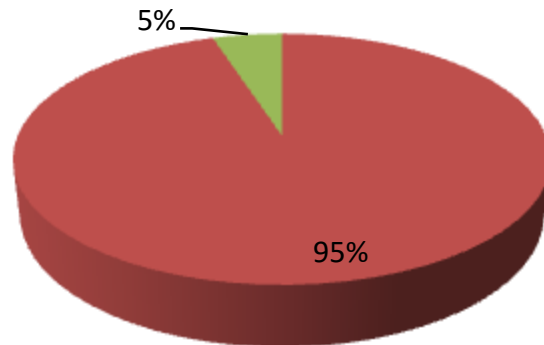
Existing Business

BDT (TK)

| Particular | Daily | Monthly | Yearly |
|--|---------------|----------------|------------------|
| Revenue (sales) | | | |
| Flexiload, Bikash, Dutch Bangla Mobile Banking, Rupali Bank Surecash | 10,000 | 300,000 | 3,600,000 |
| Other Electronic Items | 500 | 15,000 | 180,000 |
| Total Sales (A) | 10,500 | 315,000 | 3,780,000 |
| Less. Variable Expense | | | |
| Flexiload, Bikash, Dutch Bangla Mobile Banking, Rupali Bank Surecash | 10,111 | 303,330 | 3,639,960 |
| Total variable Expense (B) | 10,111 | 303,330 | 3,639,960 |
| Contribution Margin (CM) [C=(A-B)] | 389 | 11,670 | 140,040 |
| Less. Fixed Expense | | | |
| Rent | | 1,000 | 12,000 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 300 | 3,600 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 150 | 1,800 |
| Guard | | 100 | 1,200 |
| Salary (Self) | | 5,000 | 60,000 |
| Generator | | 300 | 3,600 |
| Total fixed Cost (D) | | 7,350 | 88,200 |
| Net Profit (E) [C-D] | | 4,320 | 51,840 |

| Investment Breakdown | | | | | | | |
|-----------------------------|-------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Bikash | - | - | 400,000 | - | - | 5,000 | 405,000 |
| Dutch Bangla Mobile Banking | - | - | 50,000 | - | - | - | 8,560 |
| Rupali Bank Surecash | - | - | 50,000 | - | - | - | - |
| Flexiload | 4 sim | 50,000 | 200,000 | - | - | 2,000 | 202,000 |
| Charger | 30 pc | 70 | 2,100 | 30 pc | 70 | 2,100 | 4,200 |
| Mobile Phone | 10 pc | 1,200 | 12,000 | 20 pc | 1,200 | 24,000 | 36,000 |
| Battery | 5 pc | 250 | 1,250 | 20 pc | 250 | 5,000 | 6,250 |
| Sim Card | 80 pc | 100 | 8,000 | 100 pc | 100 | 10,000 | 18,000 |
| Head Phone | 10 pc | 80 | 800 | 20 pc | 80 | 1,600 | 2,400 |
| Others | - | - | 225850 | - | - | 300 | 226,150 |
| | 128 | 51700 | 950,000 | 0 | 1700 | 50,000 | 1000000 |

Source of Finance



- Entrepreneur's Contribution 950,000
- Investor's Investment 50,000
- Total 1,000,000

| Financial Projection (BDT) | | | | | |
|--|---------------|----------------|------------------|-----------------------|-----------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year (+5%) | 3rd Year (+5%) |
| Revenue (sales) | | | | | |
| Flexiload, Bikash, DBBL Mobile Banking, Rupali Bank Surecash | 13,000 | 390,000 | 4,680,000 | 4,914,000 | 5,159,700 |
| Other Electronic Items | 750 | 22,500 | 270,000 | 283,500 | 297,675 |
| Total Sales (A) | 13,750 | 412,500 | 4,950,000 | 5,197,500 | 5,457,375 |
| Less. Variable Expense | | | | | |
| Flexiload, Bikash, DBBL Mobile Banking, Rupali Bank Surecash | 13,220 | 396,600 | 4,759,200 | 4,997,160 | 5,247,018 |
| Total variable Expense (B) | 13,220 | 396,600 | 4,759,200 | 4,997,160 | 5,247,018 |
| Contribution Margin (CM) [C=(A-B)] | 530 | 15,900 | 190,800 | 200,340 | 210,357 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,000 | 12,000 | 12,000 | 12,000 |
| Electricity Bill | | 200 | 2,400 | 2,500 | 2,600 |
| Transportation | | 550 | 6,600 | 7,200 | 7,200 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 150 | 1,800 | 1,900 | 2,000 |
| Guard | | 100 | 1,200 | 1,200 | 1,200 |
| Generator | | 300 | 3,600 | 3,600 | 3,600 |
| Mobile Bill | | 400 | 4,800 | 5,400 | 5,400 |
| Total fixed Cost (D) | | 7,700 | 92,400 | 93,800 | 94,000 |
| Net Profit (E) [C-D] | | 8,200 | 98,400 | 106540 | 116357 |
| Investment Payback | | | 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 | 98,400 | 106540 | 116357 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 78,400 | 164,940 |
| | Total Cash Inflow | 148,400 | 184,940 | 281,297 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 78,400 | 164,940 | 261,297 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

