

Proposed NU Business Name: SELIM ATOS & SOLAR SUPPLY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL AFSAR SELIM
Age	:	01-03-1984 (33Years)
Education, till to date	:	B.COM passed
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	2 Brothers, 03 Sisters
Address	:	Vill: Ismailpur P.O: Buktarmunshi P.S: Sonagazi 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	:	SAHA JAHAN BEGUM
(iii) Father's name	:	MD.HOSSAIN MIA
(iv) GB member's info	:	Branch : Mongolkandi,Sonagazi Centre 24 (Female), Member ID: 1433, Group No: 04 Member since: 13-02-2001-05/06/2008(07 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 25000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business.05 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778722132
Family's Contact No.	:	01926018071
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHA JAHAN BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SELIM ATOS & SOLAR SUPPLY FARM
Location	:	Dakbanglabazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 490000/- (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Solar,Fan,Battery,e.t.c▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Chittagong▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Solar,Fan,Battery,e.t.c	1500	45000	540000
		0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Solar,Fan,Battery,e.t.c	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportation		700	8400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		9200	110400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Solar	20	10000	200000	3	10000	30,000	230,000
Fan	5	2000	10000	10	2000	20,000	30,000
Battery	10	16000	160000				160,000
							0
							0
							0
others			20000				20,000
Security			100000				100,000
							0
	128	28000	490,000	13	12000	50,000	540000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Solar,Fan,Battery,e.t.c	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Solar,Fan,Battery,e.t.c	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	144000	1728000
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		200	2400	2400	2400
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		9200	110400	239220	1823661
Net Profit (E)= [C-D]		8800	105600	110880	116424
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	105,600	110880	116424
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85600	176480
	Total Cash Inflow	155,600	196,480	292,904
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	85,600	176,480	272,904

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













एक ही चरम

Classic

NOHA

NEW

100 DC Solar Fan

NEW

NEW

NEW

NEW

NEW

SUPER STAR SOLAR

SUPER STAR SOLAR
Solar Module
6000-12V-20W

एक ही चरम

एक ही चरम



A man with a beard, wearing a patterned short-sleeved shirt and dark trousers, stands in the center of the room.

Classic
NOHA
NEW
MAXIM

Solar Panel 1
Solar Panel 2
Solar Panel 3

SUPER SOLAR
Solar Module
6000-12P-30W





FAMILY PICTURE

