

Proposed NU Business Name: **BIKKOROMPUR ELECTRICE SUPLAYER**



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NASIR KHAN
Age	:	01-09-1990(27Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill:South kolaparaP.O Kolapara P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA AKTER
(iii) Father's name	:	HAMID KHAN
(iv) GB member's info	:	Branch: Samsiddi, Centre # 35(Female), Member ID: 2245, Group No: 05 Member since:10-02-1999-2007(08Years) First loan: BDT 5,000/- Existing loan :30,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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	:	10 years of business experience. : 10 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.	:	01725-356925
Family's Contact No.	:	01986-635165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA AKTER 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	:	BIKKOROMPUR ELECTRICE SUPLAYER
Location	:	Balalur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT /-251,000/-
Financing	:	Self BDT 191,000 /- (from existing business)76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 9 ft= 189 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cable,ball fan,swich etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The firm is rented.▪Collects goods from nababpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cable, balb fan, swich etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
cable, balb fan, swich etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		6500	78,000
Entertainment		200	2,400
Gird		250	3,000
Generator		250	3,000
Mobile bill		200	2,400
Total fixed Cost (D)		18,900	226,800
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

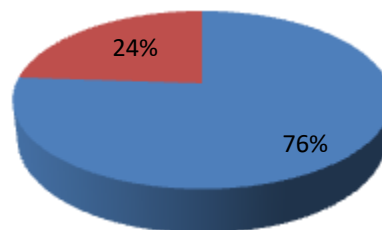
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cable	40	1000	40000		20	1000	20,000	60,000
balb	150	200	30000		150	200	30,000	60,000
fan j.f.c	5	5500	17500	other	0	0	10,000	37,500
fan j.f.c	10	1600	16000		14	0	0	16,000
swich+box	50	200	10000		0	0	0	10,000
balb	10	1350	13500		0	0	0	13,500
pipe	300	30	9000		0	0	0	9,000
multi plag	50	200	10000		0	0	0	10,000
cerkit	50	700	35000		0	0	0	35,000
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			191000			1200	60,000	251,000

Source of finance

■ Entrepreneur investment 191,000

■ Investore investment 60,000

■ Total investment 251,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cable,balb fan,swich etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
cable,balb fan,swich etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		6,500	78,000	78,000	78,000
Entertainment		200	2,400	2,520	2,646
Gird		250	3,000	3,000	3,000
Generator		250	3,000	3,150	3,308
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		18,900	226,800	228,090	229,445
Net Profit (E) [C-D]		11,100	133,200	149,910	167,456
Investment Payback			24,000	24,000	24,000

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

<i>SI #</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	60,000		
1.2	Net Profit	133,200	149,910	167,456
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		130,800	278,310
	Total Cash Inflow	193,200	280,710	445,766
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	2,400	2,400	2,400
	Total Cash Outflow	62,400	2,400	2,400
3	Net Cash Surplus	130,800	278,310	443,366

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
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





STAR

Sky STAR

6300 Lumens

1200 hours

127
823

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