

Proposed NU Business Na: **BISMILLAH ELECTRIC**



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Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANYAT ULLAH SOHAG
Age	:	05-04-1995 (23 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04Brothers.05 Sisters
Address	:	Vill: Dokhin khaner ;P.O:Sorsadi ; P.S: Feni Sadar, 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	:	MAIDA BEGUM
(iii) Father's name	:	MD.OHADUR RAHAMAN
(iv) GB member's info	:	Branch: Sorsadi, Feni, Centre # 20 (male), Member ID: 2132, Group No: 05 Member since: 2001 to2013 (15 Years, Running) First loan: BDT 10,000 /-
Further Information:		Existing loan: BDT 50,000 Outstanding loan:
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822556200
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAIDA BEGUM joined Grameen Bank since 12 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	:	BISMILLAH ELECTRIC
Location	:	Sorsadi Bazar , Feni
Total Investment in BDT	:	BDT: 174500 /-
Financing	:	Self BDT: 1,24,500/- (from existing business) 71% Required Investment BDT: 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 13 ft= 195 square ft
Security	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery, Cosmetics Etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni▪Agreed grace period is 3 months.

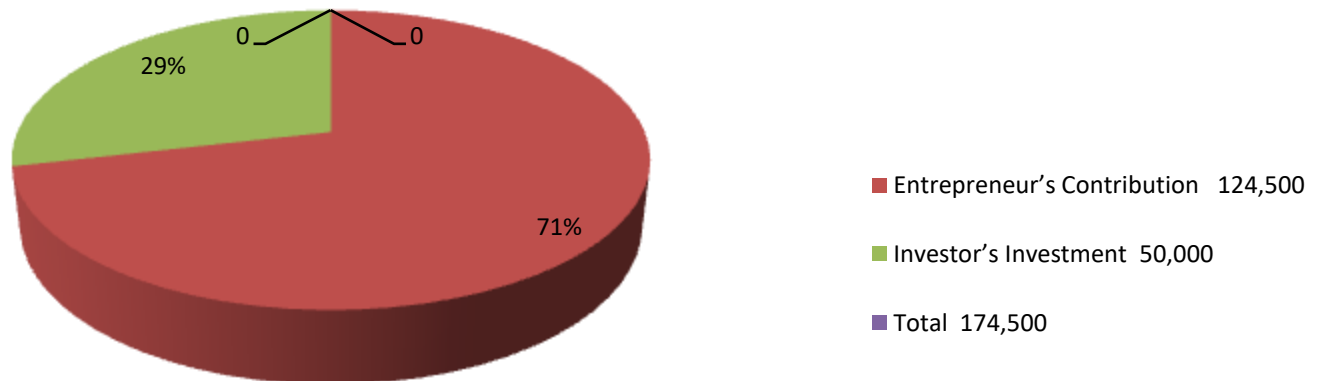
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery, Cosmetics Etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Grocery, Cosmetics Etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		700	8,400
Electricity bill		900	10,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		300	3,600
Night Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed cost (D)		12,200	146,400
Net Profit (E)= [C-D]		5,800	69,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Energy Bulb	50	250	12,500	50	250	12,500	25,000
Bulb	150	20	3,000	10	3000	30,000	33,000
Cables	12	3000	36,000	0	0	0	36,000
Fan	5	2000	10,000	5	1500	7,500	17,500
Switch	15	300	4,500	0	0	0	4,500
M.A Dorin	10	1500	15,000	0	0	0	15,000
Holder	10	350	3,500	0	0	0	3,500
Paipe	2000	10	20,000	0	0	0	20,000
Others	0	0	20,000	0	0	0	20,000
Total	2252	7430	124,500	65	4750	50,000	174,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery, Cosmetics Etc.	4,400	132,000	1584000	1663200	1746360
Total Sales (A)	4,400	132,000	1584000	1663200	1746360
Less Variable Expense					
Grocery, Cosmetics Etc.	3,740	112,200	1346400	1413720	1484406
Total variable Expense (B)	3,740	112,200	1346400	1413720	1484406
Contribution Margin (CM) [C=(A-B)	660	19,800	237600	249480	261954
Less fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity bill		1,000	12,000	12,200	12,400
Transportation		2,200	26,400	26,600	26,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,600	3,600
Night Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8,400	8,600	8,800
Total fixed cost (D)		12,900	154,800	155,400	156,000
Net Profit (E)= [C-D]		6,900	82,800	94,080	105,954
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	82,800	94,080	105,954
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62,800	136,880
	Total Cash Inflow	132,800	156,880	242,834
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	62,800	136,880	222,834

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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



Sweet
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FAMILY PICTURE

