



*Proposed NU Business Name* : **biplib enterprise**

*Business Category* : **Shopkeeping, Electric Shop**



*Business Proposal Identified & Prepared by* : **Md. Ansar Ali, Unit Incharge Modhupur ,  
Tangail,Zone 01.**

*Business Proposal Verified by* : **Md. Ansar Ali**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

|                                  |  |
|----------------------------------|--|
| Name and address                 | : <b>md.syful islam</b><br>Vill: Madhupur, Union: Madhupur, District: Tangail  |
| Age                              | : 29 years   |
| Marital Status                   | : Married  |
| Children                         | : 1 (One) Son and 1 (One) Daughter   |
| No. of siblings                  | : 1 (One) Brother and 1 (One) Sister   |
| Parent's and GB related Info:    |  |
| (i) Who is GB member             | : Mother   |
| (ii) Mother's name               | : mst.sherena begum  |
| (iii) Father's name              | : md.ashraf ali akand  |
| (iv) GB member's info            | : Branch: Sandhanpur Ghatail, Madhupur, Centre # 32<br>Loan no.: 3286/1, Member since 03 January 2006<br>First loan: Tk. 3,000<br>Last loan: Tk. 6,000 |
| Further Information:             |  |
| (v) Who pays GB loan installment | : Entrepreneur's Father  |
| (vi) Mobile lady                 | : No   |
| (vii) Grameen Education Loan     | : N/A  |
| (viii) Any other loan            | : N/A  |

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

|   |   |  |
|---|---|--|
| Education, till to date   | : | Under SSC  |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)  | : | Shopkeeper   |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)   |
| Other Own/Family Sources of Income  | : | Father's occupation: Farmer<br>Mother's occupation: Housewife<br>Developments from entrepreneur's current business are Land Purchase, Building, Child education development etc. |
| Other Own/Family Sources of Liabilities   | : | N/A  |
| NU's Contact No.  | : | 01779034585  |
| NU's NID/Birth Certificate No.  | : | 9312894501751  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd  |

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- mst.sherena begum is a GB member since 03 January 2006, at first she took GB loan BDT 3,000 (Three Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|   |   |   |
|---|---|---|
| Business Name   | : | <b><i>biplob enterprise</i></b>                   |
| Address/ Location   | : | chapri bazer                                      |
| Total Investment Required in BDT                          | : | Tk. 130,000                                       |
| Financing   | : | Self Tk. 80,000<br>Required Investment Tk. 50,000 |
| Present salary/drawings from business                     | : | N/A   |
| Proposed Salary   | : | N/A   |
| Proposed Business Implementation Plan                     |   |   |
| (i) % of present gross profit margin                      | : | From Product 20%                                  |
| (ii) Estimated % of proposed gross profit margin          | : | From Product 20%                                  |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | N/A   |

# *INFO ON EXISTING BUSINESS OPERATIONS*

| Particulars                                 | EB(BDT)      |               |                |
|---|--------------|---------------|----------------|
|   | Daily        | Monthly       | Yearly         |
| Sales income from Product(s)                | 2,000        | 60,000        | 720,000        |
| <b>Total Sales/commission (A)</b>           | <b>2,000</b> | <b>60,000</b> | <b>720,000</b> |
| <b>Less: Cost of Sales</b>                  |              |               |                |
| Cost of Product(s)                          | 1,600        | 48,000        | 576,000        |
| <b>Total Cost of Sales and Services (B)</b> | <b>1,600</b> | <b>48,000</b> | <b>576,000</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>           | <b>400</b>   | <b>12,000</b> | <b>144,000</b> |
| <b>Less: Operating Cost</b>                 |              |               |                |
| Shop Rent                                   |              | 1,000         | 12,000         |
| ELECTRIC BILL                               |              | 300           | 3,600          |
| TRANSPORT                                   |              | 500           | 6,000          |
| SALLERY WON                                 |              | 5,000         | 60,000         |
| ENTERTAINEMENT                              |              | 200           | 2,400          |
| Gard  |              | 120           | 1,440          |
| Mobile Bill                                 |              | 300           | 3,600          |
| Generator Bill                              |              | 180           | 2,160          |
| <b>Non Cash Item</b>                        |              |               |                |
| Deprecation Expenses                        |              | 0             | 0              |
| <b>Total Operating Cost (D)</b>             |              | <b>7,600</b>  | <b>91,200</b>  |
| <b>Net Profit (C-D)</b>                     |              | <b>4,400</b>  | <b>52,800</b>  |

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

| <b>Particulars of products</b>  |   | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|---|---|--------------------------------|-----------------------|--------------------|
| <b>Existing</b>   | <b>Proposed</b>   |                                |                       |                    |
| Investment in products (security, Others Item, BRB Cable, Plus, M K Switch, Glue, energy bulb, led bulb, Switch & Socket, Circuit Breaker , Electric Switch Board etc.) | Investment in products (Others Item, BRB Cable, M K Switch, Energy Light Tube Light, LED Light, Gang Switch , Circuit Breaker , Electric Switch Board etc.) | 80,000                         | 50,000                | 130,000            |
| Cash in hand  |   | 0                              |                       | 0                  |
| Bank Balance  |   | 0                              |                       | 0                  |
| Advance   |   | 0                              |                       | 0                  |
| Debtors   |   | 0                              |                       | 0                  |
| Creditors   |   | (0)                            |                       | (0)                |
| Other Arrear Expense  |   | (0)                            |                       | (0)                |
| <b>Total Capital</b>  |   | <b>80,000</b>                  | <b>50,000</b>         | <b>130,000</b>     |

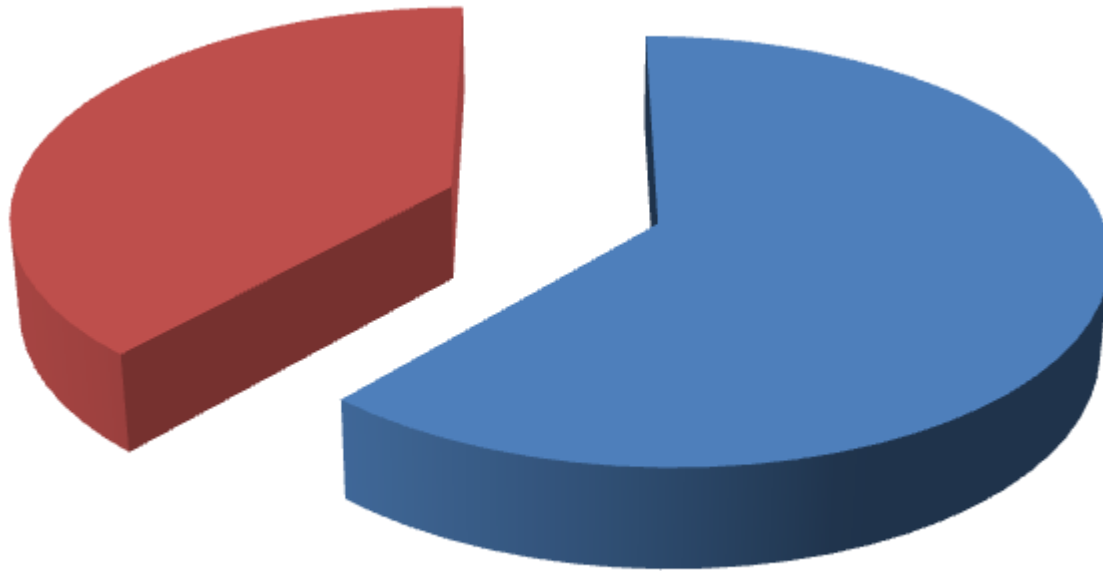
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 80,000 (61%)

■ GSSB's Investment BDT 50,000 (39%)

■ Total Capital BDT 130,000

Amount (BDT)





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars                                      | Year 1 (BDT) |               |                  | Year 2 (BDT) |               |                  | Year 3 (BDT) |               |                  |
|--|--------------|---------------|------------------|--------------|---------------|------------------|--------------|---------------|------------------|
|  | Daily        | Monthly       | Yearly           | Daily        | Monthly       | Yearly           | Daily        | Monthly       | Yearly           |
| Estimated sales income from Product(s)           | 3,000        | 90,000        | 1,080,000        | 3,150        | 94,500        | 1,134,000        | 3,308        | 99,240        | 1,190,880        |
| <b>Total Sales/commission (A)</b>                | <b>3,000</b> | <b>90,000</b> | <b>1,080,000</b> | <b>3,150</b> | <b>94,500</b> | <b>1,134,000</b> | <b>3,308</b> | <b>99,240</b> | <b>1,190,880</b> |
| <b>Less: Cost of Sales</b>                       |              |               |                  |              |               |                  |              |               |                  |
| Estimated cost of Product(s)                     | 2,400        | 72,000        | 864,000          | 2,520        | 75,600        | 907,200          | 2,646        | 79,380        | 952,560          |
| <b>Est. Total Cost of Sales and Services (B)</b> | <b>2,400</b> | <b>72,000</b> | <b>864,000</b>   | <b>2,520</b> | <b>75,600</b> | <b>907,200</b>   | <b>2,646</b> | <b>79,380</b> | <b>952,560</b>   |
| <b>Gross Profit (C) [C=(A-B)]</b>                | <b>600</b>   | <b>18,000</b> | <b>216,000</b>   | <b>630</b>   | <b>18,900</b> | <b>226,800</b>   | <b>662</b>   | <b>19,860</b> | <b>238,320</b>   |
| <b>Less: Operating Cost</b>                      |              |               |                  |              |               |                  |              |               |                  |
| Shop Rent  |              | 1,000         | 12,000           |              | 1,100         | 13,200           |              | 1,210         | 14,520           |
| ELECTRIC BILL                                    |              | 300           | 3,600            |              | 330           | 3,960            |              | 363           | 4,356            |
| TRANSPORT  |              | 500           | 6,000            |              | 550           | 6,600            |              | 605           | 7,260            |
| SALLERY WON                                      |              | 5,000         | 60,000           |              | 5,500         | 66,000           |              | 6,050         | 72,600           |
| ENTERTAINEMENT                                   |              | 400           | 4,800            |              | 440           | 5,280            |              | 484           | 5,808            |
| Gard   |              | 120           | 1,440            |              | 132           | 1,584            |              | 145           | 1,740            |
| Generator Bill                                   |              | 200           | 2,400            |              | 220           | 2,640            |              | 242           | 2,904            |
| Mobile Bill                                      |              | 500           | 6,000            |              | 550           | 6,600            |              | 605           | 7,260            |
| Ownership Transfer Fee                           |              | 303           | 2,727            |              | 303           | 3,636            |              | 303           | 3,637            |
| <b>Non Cash Item</b>                             |              |               |                  |              |               |                  |              |               |                  |
| Depriciation Expenses                            |              | 0             | 0                |              | 0             | 0                |              | 0             | 0                |
| <b>Total Operating Cost (D)</b>                  |              | <b>8,323</b>  | <b>98,967</b>    |              | <b>9,125</b>  | <b>109,500</b>   |              | <b>10,007</b> | <b>120,085</b>   |
| <b>Net Profit (C-D)</b>                          |              | <b>9,677</b>  | <b>117,033</b>   |              | <b>9,775</b>  | <b>117,300</b>   |              | <b>9,853</b>  | <b>118,235</b>   |
| <b>Retained Income</b>                           |              |               | <b>117,033</b>   |              |               | <b>234,333</b>   |              |               | <b>352,568</b>   |

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

| <b>SL#</b> | <b>Particular</b>                                   | <b>Year 1<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b> | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1        | Investment Infusion By Investor                     | 50000                   |                         |                         |
| 1.2        | Net Profit (Ownership Transfer Fee Added Back)      | 119760                  | 120936                  | 121692                  |
| 1.3        | Depreciation Expense                                | 0                       | 0                       | 0                       |
| 1.4        | Opening Balance of Cash Surplus                     | 0                       | 103398                  | 202518                  |
|            | <b>Total Cash Inflow</b>                            | <b>169760</b>           | <b>224334</b>           | <b>324210</b>           |
| <b>2.0</b> | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1        | Product Purchase                                    | 50000                   |                         |                         |
| 2.2        | Investment Payback Including Ownership Transfer Fee | 16362                   | 21816                   | 21822                   |
|            | <b>Total Cash Outflow</b>                           | <b>66362</b>            | <b>21816</b>            | <b>21822</b>            |
| <b>3.0</b> | <b>Total Cash Surplus</b>                           | <b>103398</b>           | <b>202518</b>           | <b>302388</b>           |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

Pictures











# বিপ্লব এন্টারপ্রাইজ

উন্নয়নমূলক কার্যক্রম পরিচালনা  
এবং প্রতিষ্ঠিত ও উন্নয়নমূলক কার্যক্রম  
অর্থায়ন করা ও পরিচালনা করা হয়।

সংগঠন পরিচালনা পরিষদ, ঢাকা

