

Proposed NU Business Name: **AQIBUL MUSIC WORLD & ELECTRONIC**



Project identification and prepared by: Shah Alam,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AMINUR ISLAM
Age	:	11-07- 1985 (31 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brothers & 02 Sisters
Address	:	Vill: Kamar gram , P.O: Dupchachia , P.S: Dupchachia , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST AMBIA BIBI
(iii) Father's name	:	MD AFSAR ALI
(iv) GB member's info	:	Branch: Gobindapur, Dupchachia, Centre # 55 (Female), Member ID: 4033/1, Group No: 04 Member since: 25-03-2008 (08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: Nil
(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.)	:	Nil
Business Experiences and Training Info	:	years experience in running business Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-575074
Mother's Contact No.	:	01720-336559
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST AMBIA BIBI joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AQIBUL MUSIC WORLD & ELECTRONIC
Location	:	Mail Bus Starnd, Dupchachia
Total Investment in BDT	:	BDT 290000/-
Financing	:	Self BDT 220000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 12 ft = 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Ceiling fan, Table fan, Electric items, etc etc▪ 20% Gain of sale.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Nowga, Bogura▪ Agreed grace period is 3 months.

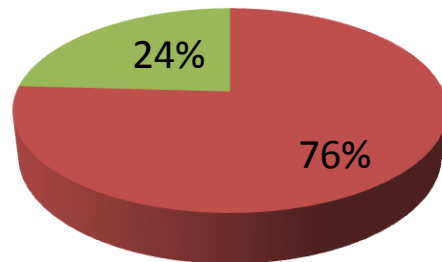
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks,Biscuit,Chanachur,Soap etc	3900	117000	1404000
Total Sales (A)	3900	117000	1404000
Less Variable Expense			
Soft drinks,Biscuit,Chanachur,Soap etc	3315	99450	1193400
Total variable Expense (B)	3,315	99450	1193400
Contribution Margin (CM) [C=(A-B)	585	17550	210600
Less Variable Expense			
Rent		1,800	21600
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,400	100800
Net Profit (E)= [C-D]		9,150	109800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cealing Fan	30	1400	42,000	25	1,400	35,000	77,000
Table Fan	20	1100	22,000	20	1100	22,000	44,000
Rice Cooker	5	1850	9,250	4	1850	7,400	16,650
Dish Item	3	1120	3,360	2	1120	2,240	5,600
Electric Items	1	25000	25,000	1	3360	3,360	28,360
Others	1	18390	18,390	0	0	0	18,390
Security	1	100000	100,000	0	0	0	100,000
Total	61	0	220,000	52	0	70,000	290,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 70,000
- Total 290,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soft drinks,Biscuit,Chanachur,Soap etc	6000	180000	2160000	2268000
Total Sales (A)	6000	180000	2160000	2268000
Less Variable Expense				
Soft drinks,Biscuit,Chanachur,Soap etc	5100	153000	1836000	1927800
Total variable Expense (B)	5,100	153000	1836000	1927800
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200
Less Variable Expense				
Rent		1,800	21600	21,600
Electricity bill		700	8400	8600
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Guard		100	1200	1200
Generator		100	1200	1200
Mobile bill		350	4200	4300
Total fixed cost (D)		8,850	106,200	106,700
Net Profit (E)= [C-D]		18150	217800	233,500
Investment Payback			42,000	42,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	217,800	233,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		175,800
	Total Cash Inflow	287800	409300
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	175,800	367300

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 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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ন্যাশনাল
ফ্যানস
১ নং পি.সি. রোড
ফার্ম ১১, পি.সি.
আব্রাহাম বর্গ চণ্ডী

DEFENDER

NATIONAL
TONGI
BASIC
ESTATE

DEFENDER

DEFENDER

DEFENDER

NOVA

PURE NOVA

PURE NOVA

PURE NOVA

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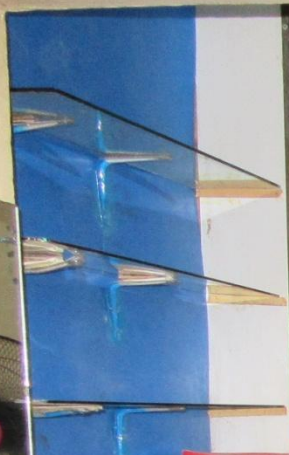
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FAMILY PICTURE

