

Proposed NU Business Name: BIR MUKTIJODHA A. RAHMAN ELECTRIC & COSMETIC



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Sonatala unit.Bogra

Project verified by: Md. Mozaharul islam Sarker



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAFIQL ISLAM
Age	:	10-12-1988 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Nurarpatol P.O: Mohicharan Hat P.S: Sonatala 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	:	Most Amena Begum
(iii) Father's name	:	Md Abdur Rahman Molla
(iv) GB member's info	:	Branch: Digdair Sonatala, Centre # 44(Female), Member ID: 8335, Group No: 06 Member since: 15-03-2001 (05Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 10,000/-, 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.)	:	Nil
Business Experiences and Training Info	:	3 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.	:	01723-149247
Mother's Contact No.	:	01773-176776
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Amena Begum joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BIR MUKTIJODHA A. RAHMAN ELECTRIC & COSMETIC
Location	:	Mohicharan Hat, Sonatala, Bogra.
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods; Energy bulb, Switch choked Multiplug, Torchlight, Soap, Electric cables, Coconut oil, Detergent etc. ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing no employee. ▪ one employee will be appointed. ▪ The shop is rented. ▪ Collects goods from Bogra Bazer, Bogra ▪ Agreed grace period is 3 months.

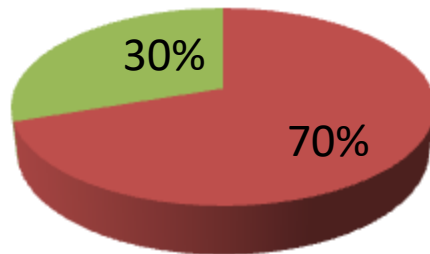
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	1,600	48,000	576,000
Total Sales (A)	1,600	48,000	576,000
Less. Variable Expense			
Electronics items	1,280	38,400	460,800
Total variable Expense (B)	1,280	38,400	460,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
House rant		650	7,800
Transportation		300	3,600
Generator		100	1,200
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,350	76,200
Net Profit (E) [C-D]		3,250	39,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Energy balb	65	230	14,950	48	230	11,040	25,990
Switch,choket	45	280	12,600	40	280	11,200	23,800
Maltiplug	38	230	8,740	30	230	6,900	15,640
Torch light	45	150	6,750	10	150	1,500	8,250
Soap	200	45	9,000	40	45	1,800	10,800
Electrice ware	15	1700	25,500	10	1700	17,000	42,500
Others	1	2460	2,460	1	560	560	3,020
Security	1	35000	35,000	0	0	0	35,000
Total	410	0	115000	179	3195	50000	165000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000
- **Total 165,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics items	2,100	63,000	756,000	793,800	833,490
Total Sales (A)	2,100	63,000	756,000	793,800	833,490
Less. Variable Expense					
Electronics items	1,680	50,400	604,800	635,040	666,792
Total variable Expense (B)	1,680	50,400	604,800	635,040	666,792
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
House rant		650	7,800	7,800	7,800
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Generator		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,350	76,200	76,200	76,200
Net Profit (E) [C-D]		6,250	75,000	82,560	90,498
Investment Payback			20,000	20,000	20,000

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

SI #	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	75,000	82,560	90,498
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		55,000	117,560
	Total Cash Inflow	125,000	137,560	208,058
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	55,000	117,560	188,058

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience; 8Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





বিসমিল্লাহির রাহমানির রাহিম

বীর মুক্তিযোদ্ধা আব্দুর রহমান ইলেকট্রিক এন্ড কসমেটিক

প্রোঃ মোঃ শফিকুল ইসলাম

মোবাঃ ০১৭২৩-১৪৯২৪৭, ০১৯১৭-৪৫৮৪৪৪

এখানে সকল প্রকার ইলেকট্রিক সামগ্রী ও দেশী-বিদেশী যাবতীয় কসমেটিক সুলভ মূল্যে পাওয়া যায়।

স্থান : মহিচরন হাইস্কুল রোড, মহিচরন হাট, সোনাতলা, বগুড়া।





Family picture

