Fahad Mike & Battery



Project by: Shekh Fahad

Identified by- Farzana Akter

Verified By: A.S.M. Shahidul Haque

Singair Unit Area 3

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Shekh Fahad
Age		23-04-1997 (19 years)
Marital status	•	Unmarried
Children	•	No
No. of siblings:	•	02 brothers, 01 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother √ Father □
(ii) Mother's name	•	Mrs. Sofia Begum
(iii) Father's name		Mr. Shekh Jamil
(iv) GB member's info	•	Branch: Kangsha Centre No. 29/M Loanee No.5755
		Member since: 2010-2016 First loan: Tk 5000
Further Information:		Existing loan: Tk. 150000 Outstanding: Tk. 104492
(v) Who pays GB loan installment		NU's Father
(vi) Mobile lady	•	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	•	N/A
Education,		S.S.C

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

Present Occupation		Mike, Battery, IPS Business.
Business Experiences	:	04 years
Trade License No	:	00965
Other Own/Family Sources of Income	:	Father (farmer), Brother-1 (study)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01712513537
NU Project Source/Reference	:	GT Singair Unit Office, Manikgonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother member of Grameen Bank has been a member since 2010-2016 (06 years). At first his mother took a loan amounting to 5,000 BDT from Grameen Bank. Nu's father invested the money in his agriculture. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	•	Fahad Mike & Battery
Address/ Location	•	Singair Bazar, Singair
Total Investment in BDT	:	800000
Financing	•	Self BDT 650000/- (from existing business) 81% Required Investment BDT 150000/- (as equity) 19%
Present salary/drawings from business (estimates)	•	9,000/-
Proposed Salary		9,000/-
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	•	20% 20% 05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Different kind of items	476000	150000	650000
(ii) Furniture, Machineries and decoration	24000	1	
(iii) Advance	150000	_	150000
Total Capital	650000	150000	800000

Present Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
(i) Different kinds of item			
IPS	3	12000	36000
Battery Small	4	1000	4000
Battery Big	5	15000	75000
Solar	10	500	5000
Battery Water	30	100	3000
Sound System	06	40000	240000
Mike Set	20	5000	100000
Battery Charger	01	13000	13000
Total-1			476000

Present Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
i) Different kinds of Furniture			
Generator	01	20000	20000
Fan	02	1000	2000
Chair	04	200	800
Table	03	200	600
Rack	03	200	600
Total-2	_	-	24000
Advance	_	_	150000
Total-3	-	-	150000
Total(1+2+3)			650000

Proposed Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
(i) Different kinds of items			
Battery	6	15000	90000
Sound System	01	60000	60000
Total Capital	_	_	150000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales Income (A)	5500	165000	1980000			
Less : Cost of Sales (B)	4400	132000	1584000			
Gross Profit (c)	1100	33000	396000			
Less : Operating Costs						
Shop Rent		2000	24000			
Electricity Bill		1000	12000			
Night Guard Bill		100	1200			
Entertainment		100	1200			
Mobil Bill		300	3600			
Present Salary/Drawings (Self)		9000	108000			
Present Salary - Employee (no. of						
employee-1)		4000	48000			
Other Costs		200	2400			
Non Cash Item:						
Depreciation Expenses						
(2000*10%)+(22000*15%)		292	3500			
Total Operating Cost (D)	700 700 700 700 700 700 700 700 700 700	16992	203904			
Net Profit (C-D):		16008	192096			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD)	T)		Year 2 (Bl	OT)		Year 3(B)	DT)
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	daily	monthly	yearly
sales	5600	168000	2016000	5700	171000	2052000	5800	174000	2088000
Less: Cost of Sales (B)	4480	134400	1612800	4560	136800	1641600	4640	139200	1670400
Gross Profit	1120	33600	403200	1140	34200	410400	1160	34800	417600
Less: Operating Costs									
Shop Rent		2000	24000		2000	24000		2000	24000
Electricity Bill		1000	12000		1000	12000		1000	12000
Night Guard Bill		100	1200		100	1200		100	1200
Entertainment		100	1200		100	1200		100	1200
Mobil Bill		300	3600		300	3600		300	3600
Proposed Salary (Self)		9000	108000		9000	108000		9000	108000
Proposed Salary (No. Staff -1)		4000	48000		4000	48000		4000	48000
Others		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses		292	3500		292	3500		292	3500
Total Operating Cost (D)		16992	203904		16992	203904		16992	203904
Net Profit (C-D):		16608	199296		17208	206496		17808	3 213696
GT Pay Back			60000)		60000			60000
Retained Income:			139296	•		146496			153696

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

Sl . No.	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000	-	-
1.2	Net Profit	199296	206496	213696
<u> </u>	Depreciation (Non cash item)	.3500	3500	3500
1.4	Opening Balance of Cash Surplus		142796	292792
	Total Cash Inflow	352796	352792	509988
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	142796	292792	449988

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen Trust.
- **✓** Well Known Person in locality.
- √ Ownership of business

WEAKNESS

√ Lack of fund

OPPORTUNITIY

Good communication.

THREATS

- ✓ Political Unrest.
- **✓** Other competition.
- **√** Fire













(CHIEBRATA WEEK- OF নিবজনের তারিখ: ৩১-০৮-২০০৮ সনদ ইসুরে তারিখ:২৯-০২-২০১৬ জন্ম নিবছন নহয়: "১৯১৭ ৫ ৫ ১ ৮ ৭ ০ ৬ ৩ ০ ০ তেইলে এলিল উনিশ সত সাভানকাই WITE WITE WITE THE স্থায়ী টিকানা: মহয়া- আস্থিয়া, ওয়ার্ড নং-০৬, সিংগাইয়-পৌরস্থা বর্তমান বিকানত মহলা- আস্বিহা, ওয়ার্ড নং-০৬, সিংগাইর পৌরসভা, NO. OF RESERVE THE RESIDENCE TO SERVICE AND ADDRESS OF THE PERSON NAMED IN COLUMN 2 IN COLUMN

গণপ্ৰজাতন্ত্ৰী বাংলাদেশ জন্ম ও মৃত্যা নবন্ধকের কার্যালয় সংগাইর পৌরসভা সিংগাইর, মানিকগঞ

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[বিখি- ৯, জন্ম ও মৃত্যু নিবছন (পৌরসভা) বিধিমালা, ২০০৬] (জন্ম নিবছন বহি মইতে উছত)

নিবজন বহি নং ৬

নাম: শেখ ফাহান

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প্রিভার নাম: পেখ জামিশ

মাতার নাম: স্ক্রা বেশ্ম

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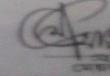
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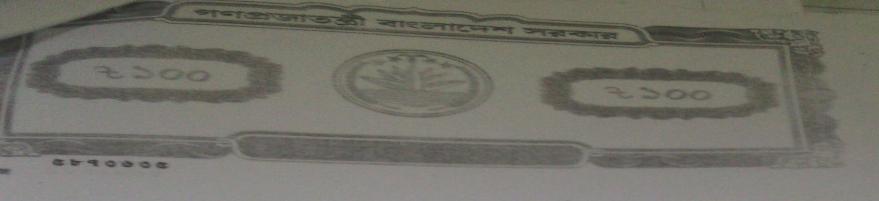
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SHIPS HITCH

