

## Proposed NU Business Name: **NISHAT ELECTRIC & MOBILE SERVICE CENTER**



Project identification and prepared by: Md. Asadul haque  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>JAHERUL ISLAM</b>
Age	:	12-10-1982(35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Narayanpur P.O: Bhawal Narayanpur P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>KHODEZA BEGUM</b>
(iii) Father's name	:	<b>MD. ASAN UDDIN</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 47(Female), Member ID: 3661/2, Group No: 03 Member since: 25/01/2002 to 2017(15 Years) First loan: BDT 10,000/-, Last loan: 40,000/- Outstanding loan: Nil
Further Information:		
(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	:	13 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Yes ( Cow rearing )
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-968693
Family's Contact No.	:	01917-377838
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEZA BEGUM** joined Grameen Bank since 15 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	:	<b>NISHAT ELECTRIC &amp; MOBILE SERVICE CENTER</b>
Location	:	Narayanpur Bazar, Gazipur
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 08 ft = 96 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Mobile display, Charger, Head phone, Cover, Glass paper, cable (usb) etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gulistan, Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

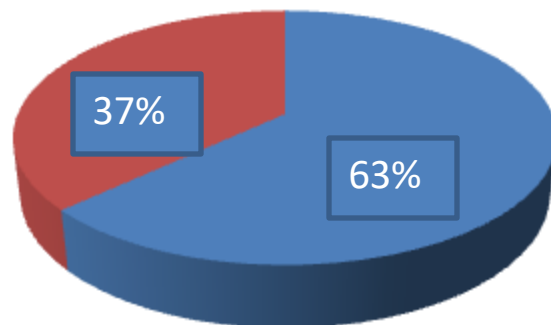
## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile, Charger, Battery ,Head Phone, Cover, Glass Paper, Memory Card, USB Cable, Servicing Materials etc.	1500	45000	540000
<b>Total Sales (A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less. Variable Expense</b>			
Mobile, Charger, Battery ,Head Phone, Cover, Glass Paper, Memory Card, USB Cable, Servicing Materials etc.	1050	31500	378000
<b>Total variable Expense (B)</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		300	3600
Transportation		500	6000
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		4000	48000
Generator		200	2400
<b>Total fixed Cost (D)</b>		<b>6450</b>	<b>77400</b>
<b>Net Profit (E) [C-D]</b>		<b>7050</b>	<b>84600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Units	Unit Price	Amount	Units	Unit Price	Amount	
Mobile Display	70 P	350	24500	-	-	-	24500
Touch screen	36 P	240	8640	30 P	240	7200	15840
Head phone	100 P	150	15000	-	-	-	15000
Casing	50 P	35	1750	30 P	35	1050	2800
Remote control	5 P	45	225	-	-	-	225
Charger	20 P	72	1440	50 P	72	3600	5040
Electric Items	-	-	12000	-	-	6550	18550
Transister	50 P	35	1750	50 P	35	1750	3500
I.C	12 P	280	3360	30 P	280	8400	11760
Yo Coel	6 P	450	2700	15 P	450	6750	9450
Tv circuit	6 P	1070	6420	-	-	-	6420
Ringer,Rebon	-	-	13000	-	-	700	13700
Mobile & TV Accessories	-	-	9215	20 P	1200	24000	33215
<b>Total</b>			<b>100000</b>			<b>60000</b>	<b>160000</b>



### Source of Finance

- Entrepreneur's Contribution- 100,000
- Investor's Investment- 60,000
- Total Investment- 160,000

## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Mobile, Charger, Battery ,Head Phone, Cover, Glass Paper, Memory Card, USB Cable, Servicing Materials etc.	2000	60000	720000	756000	793800
<b>Total Sales (A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less. Variable Expense</b>					
Mobile, Charger, Battery ,Head Phone, Cover, Glass Paper, Memory Card, USB Cable, Servicing Materials etc.	1400	42000	504000	529200	555660
<b>Total variable Expense (B)</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less. Fixed Expense</b>					
Rent		1000	12000	14400	18000
Electricity Bill		300	3600	4200	4800
Transportation		700	8400	12000	14400
Mobile Bill		350	4200	4560	4800
Entertainment		150	1800	1900	2000
Salary (self)		4000	48000	48000	48000
Genertor		200	2400	2760	3000
<b>Total Fixed Cost</b>		<b>6700</b>	<b>80400</b>	<b>87820</b>	<b>95000</b>
<b>Net Profit (E) [C-D]</b>		<b>11300</b>	<b>135600</b>	<b>138980</b>	<b>143140</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	135600	138980	143140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111600	226580
	<b>Total Cash Inflow</b>	<b>195600</b>	<b>250580</b>	<b>369720</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>111600</b>	<b>226580</b>	<b>345720</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 13 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



blash  
বিকাশ  
করুন



# FAMILY PICTURE

