

Proposed NU Business Name: **KALAM ELECTRIC**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Abul Kalam
Age	:	01-01-1985 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Holan ,P.O:Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ayesha Begum
(iii) Father's name	:	Md Hazrat Ali
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 24 (Female), Member ID: 3109 , Group No: 02 Member since: 09-05-2005 (12 Years) First loan: BDT = 5,000 /-
Further Information:		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 & Skill Own Business and Training Info	:	12 years of business experience. : 10 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.	:	01913-935784
Family's Contact No.	:	01711-519709
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ayesha Begum joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Kalam Electric
Location	:	Holan Bazar,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/- (from existing business) 56% Required Investment BDT 80,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 12 ft= 156 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Solve verious electric Probleam and rent Genarator,Sound System etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented . ▪Collects goods from Dakshin Bazar . ▪Agreed grace period is 3 months.

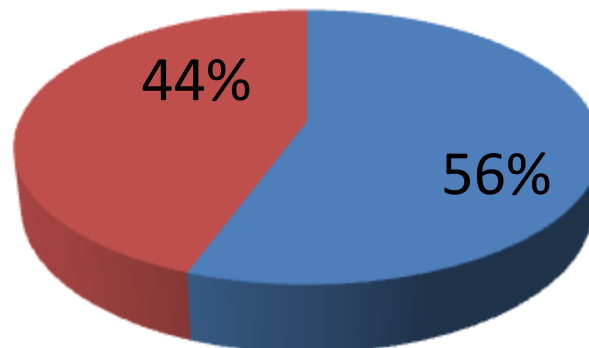
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric goods	1,000	30,000	360,000
Servicing	300	9,000	108,000
Total Sales (A)	1,300	39,000	468,000
Less. Variable Expense			
Electric goods	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Dril Machin	2	10000	20000	Ganning Machine	2	4800	9600	29,600
Sound	2	17000	34000	Dril	2	7500	15000	49,000
Machenarise	4	1200	4800	Electric Tar	3	6700	20100	24,900
	0	0	0	Sound System	3	8000	24000	24,000
Secuirity Advanced			40000				0	40,000
Others			1200	Others			11,300	12,500
Total			100,000				80,000	180,000

Source of Finance

■ Entrepreneur's contibution 100000 ■ Investor's Investment 80000 ■ Total 180000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electric goods	2,000	60,000	720,000	756,000	793,800
Servicing	350	10,500	126,000	132,300	138,915
Total Sales (A)	2,350	70,500	846,000	888,300	932,715
Less. Variable Expense					
Electric goods	1,600	48,000	576,000	604,800	635,040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		210	2,520	2,646	2,778
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		1,333	16,000	16,000	16,000
Total Fixed Cost		10,593	127,120	128,476	129,900
Net Profit (E) [C-D]		11,907	142,880	155,024	167,775
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	142,880	155,024	167,775
1.3	Depreciation (Non cash item)	16,000	16,000	16,000
1.4	Opening Balance of Cash Surplus		126,880	265,904
	Total Cash Inflow	238,880	297,904	449,679
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	126,880	265,904	417,679

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business : 10 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









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আবুল কালাম

Name: Md Abul Kalam

পিতা: মোঃ হযরত আলী

মাতা: আয়েশা বেগম

Date of Birth: 01 Jan 1985

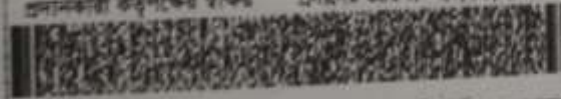
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি কর্তৃক
কোনো প্রকারে পুনরায় বিক্রয়, পেরি, অর্পিত, বা অন্য কোনো উদ্দেশ্যে ব্যবহার করা যাবে না।

প্রিন্টার: বাংলাদেশি: ০৯, গ্রেড/সেফ: ২নং, হাট, ডাকঘর: দক্ষিণকান - ১২০০,
দক্ষিণকান, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২০/০৪/২০০৮





DAKSHINKHAN ADARSHA UNION PARISHAD

POST : DAKSHINKHAN, P.S : DAKSHINKHAN, DHAKA-1230

www.dakshinkhanup.com



TRADE LICENSE

License No:	0 0 2 3 9 5	Serial No	2395
Trade License No	2 0 1 7 2 6 1 1 0 3 8 0 0 2 3 9 5	Issue Date	29-07-2017

Business Name : KALAM ELECTRIC SERVICE

Owner Name : MD. ABU TALUK

Father Name : MR. ROHAT ALI

Mother Name : DASHA BEGUM

Business Address : HOLA BAZAR, DAKSHINKHAN, DHAKA-1230

Type of Business : ELECTRIC SERVICE

Mobile : 01924063355

Trade license Fee (Annual) : 100.00 In words One hundred Taka Only

Signboard Tax (annual) : 0.00 Taka

15% Vat : 90.00 Taka



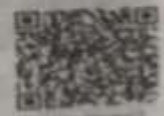
You are permitted to continue your business from 29-07-2017 after paying the license fee on behalf of the mentioned company. This license will be valid till 30.06.2018 and you will have to renew every year.

Secretary Signature
MD. MOHSEN BIAH
 UP SECRETARY
 DAKSHINKHAN ADARSHA UNION PARISHAD
 REGION (BRY) CIRCLE, DHAKA



Chairman Signature
S.M TOFAZZAL HOSSAIN
 Chairman
 Dakshinkhan Adarsha Union Parishad
 Dakshinkhan, Dhaka-1230

- 1) To verify the certificate go to the link www.dakshinkhanup.com/track and enter the certificate number or Scan the QR code from your android mobile.
- 2) Come up with the old license at renewal time.
- 3) For any information please call or email to.



www.dakshinkhanup.com
 Email: mohsenbiah@pmail.com

* First 4 digits are from running year next 7 digits are area code and last 4 digits are trade license number *

প্রত্যয়ন পত্র

১১/০৪/২০১৭
তারিখ: ২৪-০৭-২০১৬ইং

আমি নিম্নস্বাক্ষরকারী কামিনা আক্তার কেন্দ্রের কেন্দ্র প্রধান
এই মর্মে প্রত্যয়ন করছি যে, জনাব আব্দুল হক, যার নাম আব্দুল হক
২৪/ম কেন্দ্রের সদস্য নং ১২৫২ এর একজন ভাল সদস্য ছিলেন।
দীর্ঘদিন গ্রামীণ ব্যাংকের সদস্য ছিলেন। পারিবারিক কারনে সঙ্কর ফেরত নিয়ে নাম
কেটে চলে আসেন। সদস্য থাকাকালীন কোন প্রকার পাওনা সেনা নেই।

আমি তাঁর ভবিষ্যত জীবনের উন্নয়নের সাফল্য ও মঙ্গল কামনা করছি।

স্বাক্ষর: কামিনা

নাম: কামিনা আক্তার

কেন্দ্র নং: ২৪/ম

FAMILY PICTURE

