

Proposed NU Business Name: **AROSHI ARBI ELECTRONIC**



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Md Saiful Islam Sazib |
| Age | : | 08-08-1992 (25 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Unmarried |
| Children | : | Null |
| No. of siblings: | : | 03 Brothers 01 Sisters |
| Address | : | Vill: Sardarpara ,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 | : | Mst Shefali |
| (iii) Father's name | : | Late Jamal Hossan |
| (iv) GB member's info | : | Branch: Dakshinkhan, Centre # 74 (Female), Member ID: 6744/2 , Group No: 02 Member since: 15-10-2010 (07Years) First loan: BDT = 15,000 /- Outstanding loan:= 31920/- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Self |
| (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 | : | 03 years of business experience. : 03 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. | : | 01943-849969 |
| Family's Contact No. | : | 01943-849970 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Shefali joined Grameen Bank since 07 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | Arosi Arbi Electronic |
| Location | : | Chalabon,Azampur,Dakshinkhan,Dhaka |
| Total Investment in BDT | : | BDT 550,000/- |
| Financing | : | Self BDT 450,000/- (from existing business) 82 % Required Investment BDT100,000/- (as equity) 18 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 22 ft x 30 ft= 660 square ft |
| Security of the shop | : | BDT 100,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tv,Fridge ,Mobile Iron ,Fan,Showcase etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from Uttarakhan,Dhaka▪Agreed grace period is 3 months. |

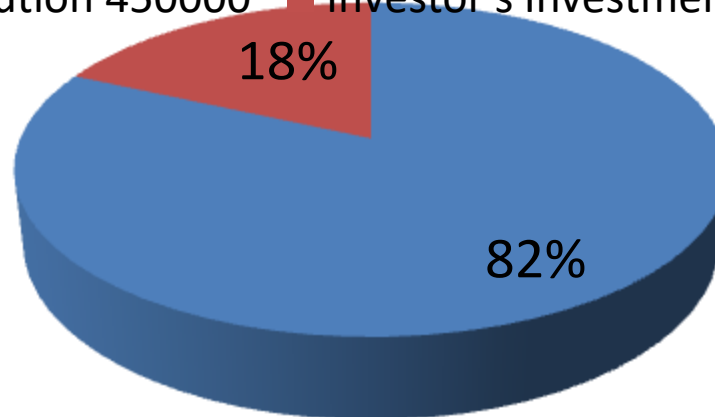
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Electronics & Farniture Items | 4,500 | 135,000 | 1,620,000 |
| Total Sales (A) | 4,500 | 135,000 | 1,620,000 |
| Less. Variable Expense | | | |
| Electronics & Farniture Items | 3,600 | 108,000 | 1,296,000 |
| Total variable Expense (B) | 3,600 | 108,000 | 1,296,000 |
| Contribution Margin (CM) [C=(A-B)] | 900 | 27,000 | 324,000 |
| Less. Fixed Expense | | | |
| Rent | | 10,500 | 126,000 |
| Electricity Bill | | 1000 | 12,000 |
| Transportation | | 3,000 | 36,000 |
| Mobile Bill | | 500 | 6,000 |
| Entertainment | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 20,500 | 246,000 |
| Net Profit (E) [C-D] | | 6,500 | 78,000 |

| Investment Breakdown | | | | | | | | |
|----------------------|----------|--------|----------------|-------------|----------|-------|----------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| Tv | 5 | 15000 | 75000 | Tv | 2 | 15000 | 30,000 | 105,000 |
| Fridge | 5 | 25000 | 125000 | Fridge | 1 | 25000 | 25,000 | 150,000 |
| Mobile | 20 | 1500 | 30000 | Mobile | 10 | 1500 | 15,000 | 45,000 |
| Iron | 5 | 1200 | 6000 | Iron | 2 | 1200 | 2,400 | 8,400 |
| Rice-Cooker | 15 | 1800 | 27000 | Rice-Cooker | 3 | 1800 | 5,400 | 32,400 |
| Fan | 10 | 1500 | 15000 | Fan | 2 | 1500 | 3,000 | 18,000 |
| Showcase | 3 | 4500 | 13500 | Showcase | 1 | 4500 | 4,500 | 18,000 |
| Khat | 2 | 12000 | 24000 | Khat | 1 | 12000 | 12,000 | 36,000 |
| Secuirity Advanced | 1 | 100000 | 100000 | | | | 0 | 100,000 |
| Others | | | 34500 | Others | | | 2,700 | 37,200 |
| Total | | | 450,000 | | | | 100,000 | 550,000 |

Source of Finance

■ Entrepreneur's contibution 450000 ■ Investor's Investment 100000 ■ Total 550000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Electronics&Farnicur Items | 5,500 | 165,000 | 1,980,000 | 2,079,000 | 2,182,950 |
| Total Sales (A) | 5,500 | 165,000 | 1,980,000 | 2,079,000 | 2,182,950 |
| Less. Variable Expense | | | | | |
| Electronics&Farnicur Items | 4,400 | 132,000 | 1,584,000 | 1,663,200 | 1,746,360 |
| Total variable Expense (B) | 4,400 | 132,000 | 1,584,000 | 1,663,200 | 1,746,360 |
| Contribution Margin (CM) [C=(A-B)] | 1,100 | 33,000 | 396,000 | 415,800 | 436,590 |
| Less. Fixed Expense | | | | | |
| Rent | | 10,500 | 126,000 | 126,000 | 126,000 |
| Electricity Bill | | 1050 | 12,600 | 13,230 | 13,892 |
| Transportation | | 3,300 | 39,600 | 41,580 | 43,659 |
| Mobile Bill | | 600 | 7,200 | 7,560 | 7,938 |
| Entertainment | | 500 | 6,000 | 6,300 | 6,615 |
| Salary (sttaf) | | 0 | 0 | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | | 0 | 0 |
| Total Fixed Cost | | 20,950 | 251,400 | 254,670 | 258,104 |
| Net Profit (E) [C-D] | | 12,050 | 144,600 | 161,130 | 178,487 |
| Investment Payback | | | 40,000 | 40,000 | 40,000 |

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 | 100,000 | | |
| 1.2 | Net Profit | 144,600 | 161,130 | 178,487 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 104,600 | 225,730 |
| | Total Cash Inflow | 244,600 | 265,730 | 404,217 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40,000 | 40,000 | 40,000 |
| | Total Cash Outflow | 140,000 | 40,000 | 40,000 |
| 3 | Net Cash Surplus | 104,600 | 225,730 | 364,217 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business : 03 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 সাইফুল ইসলাম সৈফি
 Name: MD. SAIFUL ISLAM Saifi
 স্থান: কুষ্টিয়া জেলা
 জাত: মেসার্স শেফালী সোহাগ
 Date of Birth: 08 Aug 1992
 ID NO: 19920811038001255

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা বা
 ক্ষয়প্রাপ্ত হলে যত্ন সহকারে নষ্ট করে ফেলতে হবে। অন্যথা আইনগত ব্যবস্থা নেওয়া হবে।

ঠিকানা: জাতীয় পরিচয়পত্র, সচিবালয়, মন্ত্রণালয়, কক্ষ - ১১০১, ঢাকা-১১০১, বাংলাদেশ,
 ১১০১

জাতীয় পরিচয়পত্র হারানোর ঘোষণা তারিখ: ০৮/০৮/২০২৩



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র




নাম: মেসার্স শেফালী
 Name: Musammat Shefali
 স্থান: মেসার্স জেলা
 জাত: মেসার্স জেলা
 Date of Birth: 01 Mar 1971
 ID NO: 2611038702529

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা বা
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 মন্ত্রণালয় - ১১০১, ঢাকা-১১০১

জাতীয় পরিচয়পত্র হারানোর ঘোষণা তারিখ: ০৮/০৮/২০২৩





গামীন স্কুল

গামীন স্কুল

সহজ স্বপ্নের পাশ বই

নাম কোমলিকা

বই নং ৩৭৪/২

কক্ষ নং ০২

কেন্দ্র নং ৭৪৩

কেন্দ্রের নাম সুবর্ণা

বই ইচ্ছার কারণ চলিত

স্বাক্ষর কোমলিকা

FAMILY PICTURE

