

A Nobin Udyokta Project

Bismillah Electric & Hardware



Presented by : Md.Abu daud Shah Alam
NU Identified and PP Prepared by: Md.Ala Uddin
Verified By: Md.Alauddin

Sonimuri Unit
Anchal-2
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Abu Daud Shah Alam
Age	:	01/01/1987
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Four Brothers & Five sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Hosnera Begum
(iii) Father's name	:	Solim ullah
(iv) GB member's info	:	Member Since:05/08/2010 Branch: Jowag Centre no.65/m, Group:03 Loanee No.8740 First loan:20000/- Existing loan: 50000/- Outstanding: 5480/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Hardware Business
Trade License Number	:	3260
Business Experiences and Training Info	:	07 years
Other Own/Family Sources of Income	:	Two Brothers Business Man.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01838836269
NU Project Source/Reference	:	GT Sonimuri Unit Office, Nohakhli

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2010. At first his mother took a loan amount of 20,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Bismillah Electric & Hardware
Address/ Location	:	Jowag Bazar , Sonaimuri
Total Investment in BDT	:	5,69,500/=
Financing	:	Self BDT : 4,89,500 (from existing business) - 86% Required Investment BDT : 80,000 (as equity) - 14%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
Proposed Business % of present gross profit margin	:	30%
Estimated % of proposed gross profit margin	:	30%
Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Fan (50*1500) Tube Light (30*200) L.E.D Light (50,000*16.67) L.E.D Light Machine (5*1000) Multi Plug (10*500) Switch (100*20) Holder (50*22) Mobile Charger (20*80) Charger Light (10*400) Bulb (50*30) Mobile Headphone (20*90) Circuit Breaker (20*200) Switch Board (50*70) Electronic Parts Others Product B RB Cable Self(5*6,000) Chair Table TV TV Circuit (10*1100) Ware (20*2000) Advanced	75000 6,000 30,000 5,000 5,000 2,000 1,100 1,600 4,000 1,500 1,800 4,000 3,500 40,000 15,500 100000 30,000 5,000 7,500 11,000 40,000 100000		4,89,500
Proposed items:		80000	80000
Total Capital			569,500

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items		
Product name	Unit (Quantity)	Amount
B R B Cable		100000
Self	(5*6,000)	30,000
Chair Table		5,000
TV	1pc	7,500
TV Circuit	10*1100	11,000
Fan	50*1500	75000
Tube Light	(30*200)	6,000
L.E.D Light	(0.6*50,000)	30,000
L.E.D Light Machine	(5*1000)	5,000
Multi plug	(10*500)	5,000
Switch	(100*20)	2,000
Holder	(50*22)	1,100
Mobile Charger	(20*80)	1,600
Charger Light	(10*400)	4,000
Bulb	(50*30)	1,500
Mobile Headphone	(20*90)	1,800
Circuit breaker	(20*200)	4,000
Switch Board	(50*70)	3,500
Electronic Parts		15,500
Ware	(20*2000)	40,000
Others Product		40,000
Advanced		100000
Total Present Stock		4,89,500

Proposed items		
Product Name	Unit	Amount
B R B Cable		30000
Energy Bulb	200*100	20,000
Pipe		30,000
Total Proposed Stock		80000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000
<i>Less: Cost of sales (B)</i>	2,800	84,000	10,08,000
Gross Profit C=(A-B)	1,200	36,000	4,32,000
<i>Less: Operating Costs</i>			
Electricity bill		400	4,800
Generator bill		300	3,600
Shop Rent		1,000	12,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Employee(1*4000)		4,000	48,000
Conveyance or Transport]		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400
Non Cash Item:			
Depreciation Expenses (10%)		946	11,350
Total Operating Cost (D)		14,446	1,73,350
Net Profit (C-D):		21,554	2,58,650

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000	5,000	1,50,000	18,00,000
Less: Cost of Sale (B)	3,150	94,500	11,34,000	3,500	1,05,000	12,60,000
Gross Profit (A-B)=(C)	1,350	40,500	4,86,000	1,500	45,000	5,40,000
<i>Less: Operating Costs</i>						
Electricity bill		400	4,800		450	5,400
Generator bill		300	3,600		300	3,600
Shop Rent		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		100	1,200
Mobile bill		300	3,600		350	4,200
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Employee(1*4000)		4,000	48,000		4,000	48,000
Conveyance or Transport		200	2,400		300	3,600
Others (fees, Entertainment, TL renew)		300	3,600		400	4,800
Non Cash Item:						
Depreciation Expenses (10%)		946	11,350		946	11,350
Total Operating Cost (D)		14,546	1,74,550		14,846	1,78,150
Net Profit (C-D) = (E)		25,954	3,11,450		30,154	3,61,850
GT payback		48000			48000	
Retained Income:		2,63,450			3,13,850	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



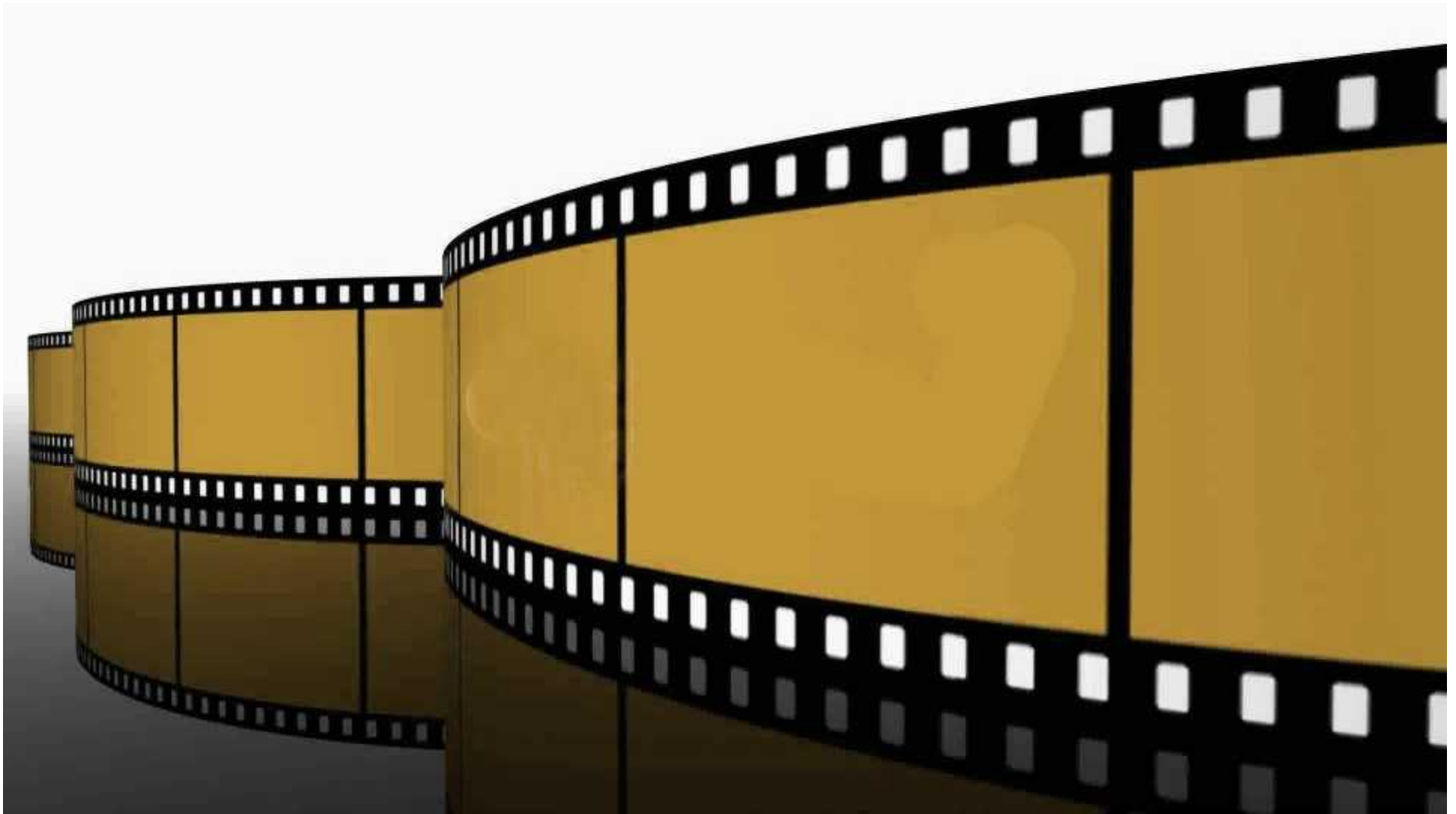
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit	3,11,450	3,61,850
1.3	Depreciation (Non Cash Item)	11,350	11,350
1.4	Opening Balance of Cash Surplus	0	2,74,800
	Total Cash Inflow	4,02,800	6,48,000
2.0	Cash Outflow		
2.1	Purchase of camera	80,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3.0	Net Cash Surplus	2,74,800	600,000

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">■ NU is full time engaged with Business■ Skilled & Experience■ Good Communication System.■ Good Networking with customers	<p>WEAKNESS</p> <ul style="list-style-type: none">■ Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">■ Expansion Of Business■ Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">● Business related● Theft

Photographs





Photographs



Photographs



Photographs







Photographs



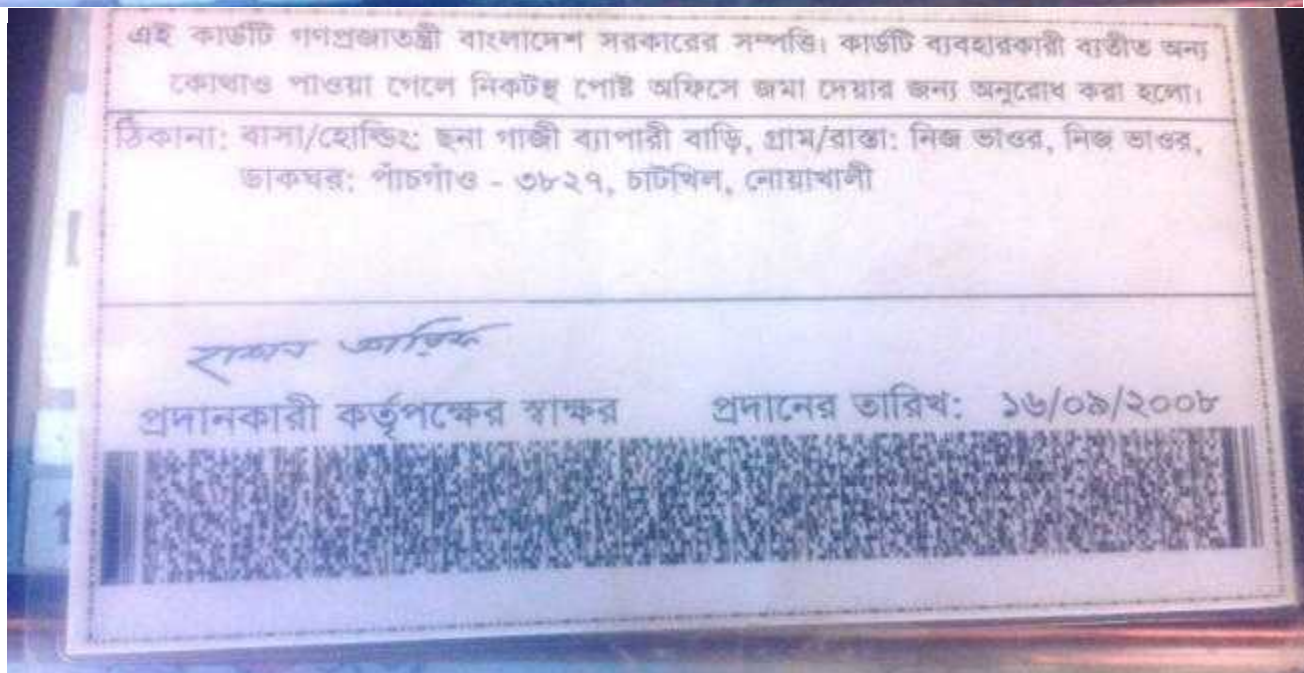
Photographs







Photographs





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