

# Proposed NU Business Name: **BISMILLAH ELECTRONICS AND FURNITURE**



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Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



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

Name	:	<b>NAIEEM AHAMMED</b>
Age	:	09-07-1994 ( 21 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Aoukpara P.O: Dairy farm, P.S: Ashulia 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	:	<b>NASIMA</b>
(iii) Father's name	:	<b>MD HOSSAIN ALI</b>
(iv) GB member's info	:	Branch: Ashulia , Centre # 08 (Female), Member ID: 1203/3, Group No: 02 Member since: 01-10-2006 (08 Years) First loan:7,000 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 73,000
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01939-677740
Mother Contact No.	:	01671-412706
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Nasima is a member of Grameen Bank since 08 years. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLAH ELECTRONICS AND FURNITURE</b>
Location	:	Aoukpara, Grameen Bank, Ashulia, Dhaka
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Dressing table, Wear drop, Television, Showcase, DVD, Sound box, Fan, Cot, Trolley, Rack etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Savar, Gouripur, Jamgora.</li><li>▪Agreed grace period is 4 months.</li></ul>

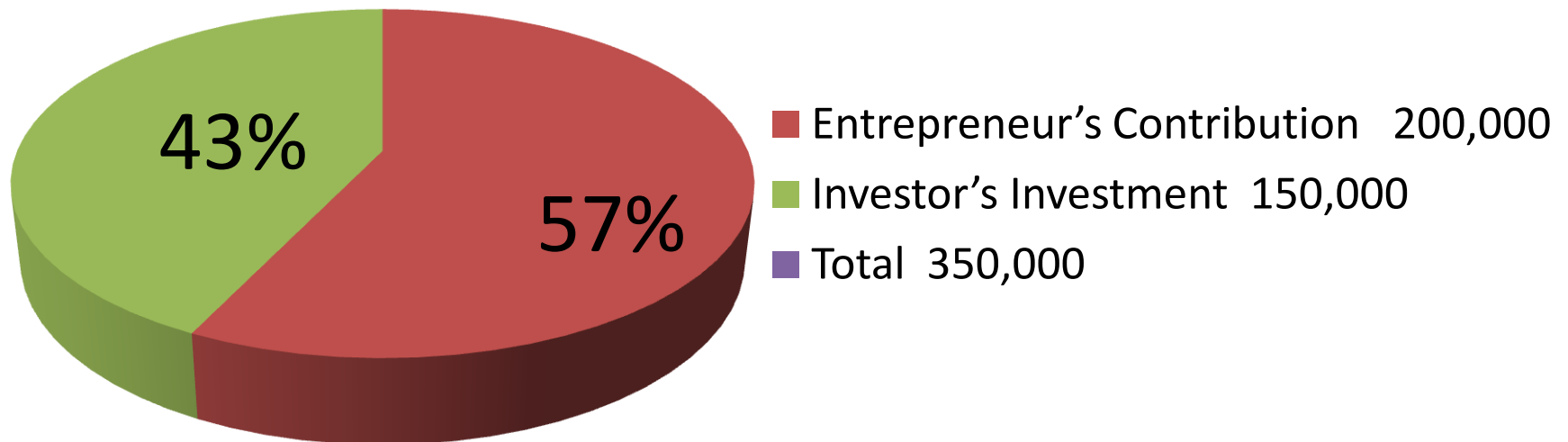
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Dressing table, Wear drop, Television, Showcase, DVD, Sound box, Fan, Cot, Trolley, Rack etc	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Dressing table, Wear drop, Television, Showcase, DVD, Sound box, Fan, Cot, Trolley, Rack etc	80,000	960,000
<b>Total variable Expense (B)</b>	<b>80,000</b>	<b>960,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>20,000</b>	<b>240,000</b>
<b>Less. Fixed Expense</b>		
Rent	4,000	48,000
Electricity Bill	900	10,800
Generator Bill	170	2,040
Mobile Bill	150	1,800
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Entertainment	300	3,600
Guard	100	1,200
<b>Total fixed Cost (D)</b>	<b>11,620</b>	<b>139,440</b>
<b>Net Profit (E) [C-D]</b>	<b>8,380</b>	<b>100,560</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Dressing table, Wear drop, Television	40,000	50,000	90,000
Showcase, DVD, Sound box	50,000	50,000	1,00,000
Fan, Cot, Trolley, Rack etc	50,000	50,000	1,00,000
Security	60,000	-	60,000
<b>Total</b>	<b>2,00,000</b>	<b>1,50,000</b>	<b>3,50,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Dressing table, Wear drop, Television, Showcase, DVD, Sound box, Fan, Cot, Trolley, Rack etc	155,000	1,860,000	1,953,000	2,050,650
<b>Total Sales (A)</b>	<b>155,000</b>	<b>1,860,000</b>	<b>1,953,000</b>	<b>2,050,650</b>
<b>Less. Variable Expense</b>				
Dressing table, Wear drop, Television, Showcase, DVD, Sound box, Fan, Cot, Trolley, Rack etc	124,000	1,488,000	1,562,400	1,640,520
<b>Total variable Expense (B)</b>	<b>124,000</b>	<b>1,488,000</b>	<b>1,562,400</b>	<b>1,640,520</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>31,000</b>	<b>372,000</b>	<b>390,600</b>	<b>410,130</b>
<b>Less. Fixed Expense</b>				
Rent	4,000	48,000	48,000	48,000
Electricity Bill	900	10,800	11,500	12,000
Generator bill	170	2,040	2,500	2,500
Mobile bill & SMS Monitoring	350	4,200	4,800	5,200
Transportation	1,500	18,000	20,000	22,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	4,000	48,000	48,000	48,000
Entertainment	300	3,600	4,000	4,500
Guard	100	1,200	1,500	1,800
<b>Total Fixed Cost</b>	<b>16,320</b>	<b>195,840</b>	<b>200,300</b>	<b>204,000</b>
<b>Net Profit (E) [C-D]</b>	<b>14,680</b>	<b>176,160</b>	<b>190,300</b>	<b>206,130</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	176,160	190,300	206,130
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		116,160	246,460
	<b>Total Cash Inflow</b>	<b>326,160</b>	<b>306,460</b>	<b>452,590</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>116,160</b>	<b>246,460</b>	<b>392,590</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 06 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







বিসমিল্লাহ ইলেকট্রনিক্স এন্ড ফার্ণিচার

পরিচালনায়ঃ নাইম ইসলাম

এখানে টিভি, গ্রিড, সাইক্ল বস, ডিজিটি, খাট, সুকেক, গরানদ্রক, আলমারি, ড্রেসিং টেবিল, সেকাই মেসিন ইত্যাদি ইলেকট্রনিক্স ও ফার্ণিচার পন্য নশন ও সহজ কিস্তিতে বিক্রয় করা হয়।

ডাউটপাড়া, গ্রামীণ ব্যাংক, আতলিয়া, সাতার, ঢাকা। ০১৭৯২-৫৪২৫৯৭, ০১৮৬৬-৭০০৯০০

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# FAMILY PICTURE

