

A Nobin Udyokta Project

# Bismillah Solar and Electronics



*NU Identified and PP Prepared by :*  
Md. Razib Hossain  
*Verified By:* Abdul Alim



**GRAMEEN TRUST**

Presented by  
Md. shiddik ( Shofiq )

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Shiddik (Shofiq)
Age	:	06-01-1998 (18 years 1 Month 25 Days)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Brothers & 01 Sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Maksudfa Begum
(iii) Father's name	:	Abdur Rob Radhi
(iv) GB member's info	:	Branch: Munshirhat Matlob, Centre: 21/m, Loan # 2095/2, Member since: 19/07/1997 First loan: 5,000Tk, Last loan: 10,000 Outstanding : Nil
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	N/A
(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, till to date	:	Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Electrics Business
Trade License Number	:	3123-00
Business Experiences	:	6 years.
Other Own/Family Sources of Income	:	Brother Furniture Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	001914942302
NU Project Source/Reference	:	GT Matlob Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 1997. At first her mother took a loan amount BDT 10000 from GB. She Invested the money in her husband agriculture work. They gradually improved their life standard through GB loan.



Business Name	:	<b>Bismillah Solar And Electronics</b>
Address/ Location	:	Borodiya Arong Bazar, Matlob Chandpur.
Total Investment in BDT	:	<b>320,000</b>
Financing	:	<b>Self BDT 220,000 (from existing business) 69%</b> <b>Required Investment BDT 100,000 (as equity) 31%</b>
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		<b>BDT 7,000</b>
Proposed Business % of present gross profit margin	:	<b>15%</b>
Estimated % of proposed gross profit margin	:	<b>15%</b>
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	900,000
<i>Less: Cost of sale (B)</i>	2,125	63,750	765,000
<b>Gross Profit 15% (A-B)= [C]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
Income from Service (D)	200	6,000	72,000
<b>Total Gross Profit (C+D)= [E]</b>	<b>575</b>	<b>17,250</b>	<b>207,000</b>
<b><i>Less: Operating Costs</i></b>			
Electricity bill		800	9,600
Mobile		300	3,600
Present salary -own		7,000	84,000
Shop rent		1,400	16,800
Night Guard		100	1,200
Fee+ others		200	2,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(20,000*15%)		250	3,000
<b>Total Operating Cost (D)</b>		<b>10,050</b>	<b>120,600</b>
<b>Net Profit (C-D):</b>		<b>7,200</b>	<b>86,400</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
Advance	20,000		
Decoration + Fan + Light + mobile	20,000		
Present goods (*)	180,000		220,000
<b>Proposed Items (**):</b>			
Fan ( solar ) -30		30,000	
Freeze ( Small ) -02		40,000	
Cable		10,000	100,000
Battery		10,000	
Electric parts		10,000	
<b>Total Capital</b>	<b>220,000</b>	<b>100,000</b>	<b>320,000</b>

**(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
টেলিভিশন-৪টা	৪০,০০০
ফ্যান-৯টা	৯,০০০
ফ্রিজ-৩	৭৯,০০০
বাল্ব -১০০	১০,০০০
রিমট	১,০০০
ক্যাবল	২,০০০
এাল্টিপ্যাক	২,০০০
বোর্ড	৫,০০০
প্যানেল	২,৪০০
সুইচ + ছকেট	১,৪০০
ব্যাটারী ক্যাবল	১,০০০
এসিড পানি	২০০
এটেস্টর	৫,০০০
পাইপ+আখিং রড	৫,০০০
চার্জ কন্টোলার	১,৫০০
সোলারের চার্জার	৫০০
ইলেক্ট্রনিক পার্টস	১৫,০০০
<b>Total Present Stock</b>	<b>180,000</b>

## Proposed Item

Product Name	Amount
সোলারের ফ্যান -৩০টা	৩০,০০০
ছোট ফ্রিজ -২টা	৪০,০০০
ক্যাবল	১০,০০০
সোলারের বাল্ব	৫,০০০
স্পিকার	৫,০০০
সুইচ, ছকেট, প্যাক. হোল্ডার	১০,০০০
<b>Total :</b>	<b>100,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	105,000	1,260,000	4,000	120,000	1,440,000	4,500	135,000	1,620,000
<b>Less: Cost of Sale (B)</b>	2,975	89,250	1,071,000	3,400	102,000	1,224,000	3,825	114,750	1,377,000
<b>Gross Profit 15% (A-B)=(C)</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
Income from Service (D)	200	6,000	72,000	225	6,750	81,000	225	6,750	81,000
<b>Total Gross Profit (C+D)=(E)</b>	<b>725</b>	<b>21,750</b>	<b>261,000</b>	<b>825</b>	<b>24,750</b>	<b>297,000</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less operating cost :</b>									
Electricity bill		800	9,600		1,000	12,000		1,200	14,400
Mobile Bill		300	3,600		350	4,200		400	4,800
Proposed Salary- Self		7,000	84,000		7,000	84,000		7,000	84,000
Shop rent		1,400	16,800		1,400	16,800		1,400	16,800
Night Gurd		100	1,200		150	1,800		200	2,400
Entertainment		300	3,600		300	3,600		300	3,600
Others (T.L, TAX, CHADA)		200	2,400		250	3,000		300	3,600
Non Cash Item:									
Depreciation ( 20,000*15%)		250	3,000		250	3,000		250	3,000
<b>Total Operating Cost (F)</b>		<b>10,350</b>	<b>124,200</b>		<b>10,700</b>	<b>128,400</b>		<b>11,050</b>	<b>132,600</b>
<b>Net Profit =(E-F)</b>		<b>11,400</b>	<b>136,800</b>		<b>14,050</b>	<b>168,600</b>		<b>15,950</b>	<b>191,400</b>
<b>GT payback</b>		<b>40000</b>			<b>40000</b>			<b>40000</b>	
<b>Retained Income:</b>		<b>96,800</b>			<b>128,600</b>			<b>151,400</b>	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit (Ownership Tr. Fee added back)	136,800	168,600	191,400
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	99,800	231,400
	<b>Total Cash Inflow</b>	<b>239,800</b>	<b>271,400</b>	<b>425,800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
2.3	Payment of GB loan	0	0	0
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>99,800</b>	<b>231,400</b>	<b>385,800</b>



## **S**TRENGTH

- Skill and 6 Years experience
- Quality service and Product
- Seven days open weekly
- 14 hours shop open

## **W**EAKNESS

- Lack of investment

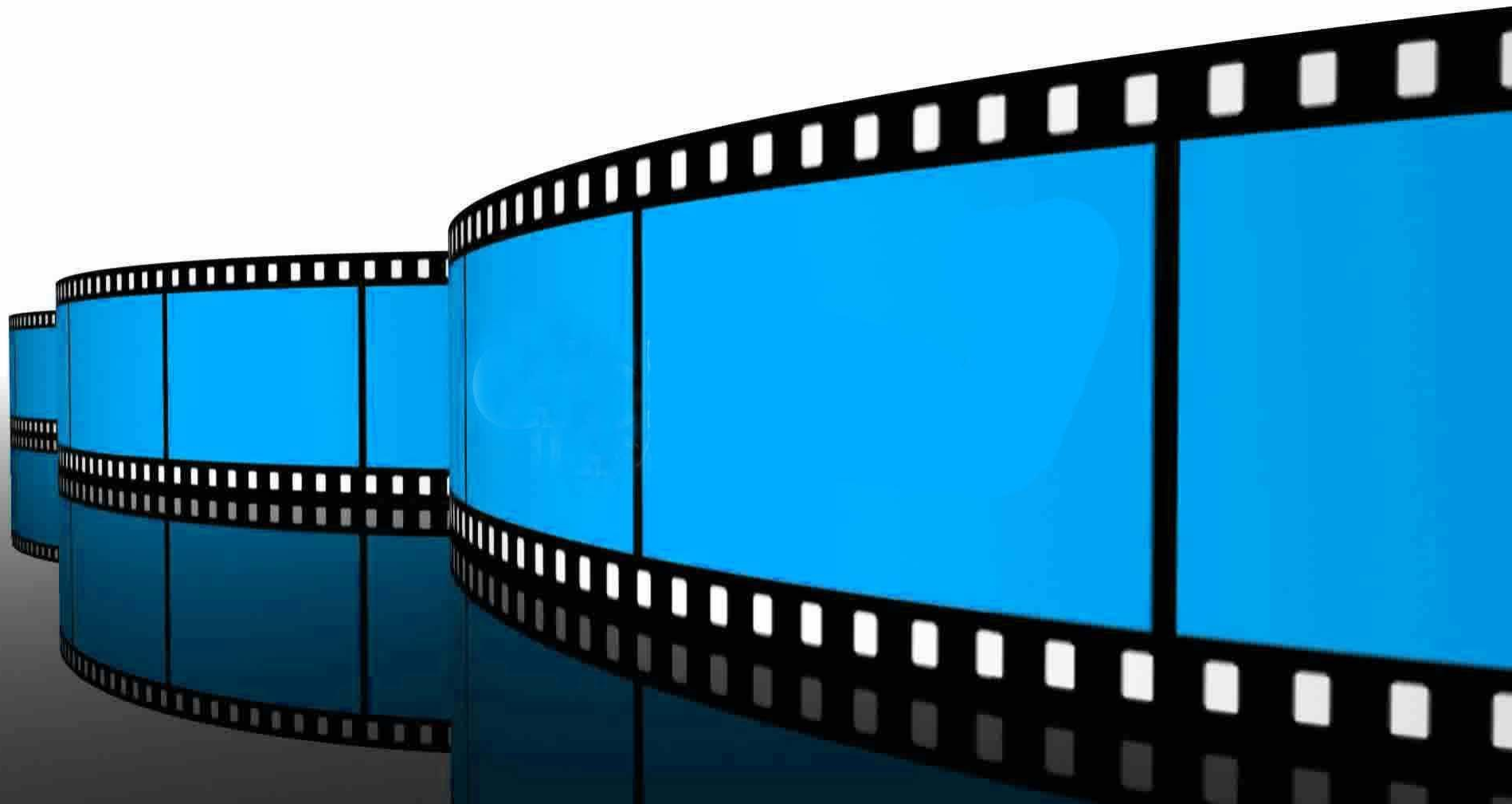
## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs



# Photographs





# Photographs





# Photographs





# Photographs





# Photographs



# Photographs





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*Presented at*  
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