

**Proposed NU Business Name: SOHANA JUMA ELECTRIC**



Project identification and prepared by Md. Yasin Alam  
Sreenagar, Munshiganj

Project verified by: Md Siddqur Rahman



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

Name	:	<b>Md. Shohag</b>
Age	:	27-03-1986 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	2 Brothers, 1Sister
Address	:	Vill: Kotgao, P.O Shikarpur:, P.S:Shirajdikhan, Dist: Munshigonj
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>Shefali Begum</b>
(iii) Father's name	:	<b>Abul Sarkar</b>
(iv) GB member's info	:	Branch: Kotgao, Centre # 10\Female), Member ID: 1638, Group No: 04 Member since:10-05-2006 (10years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 45600
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	Seven years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771271876
Mother's Contact No.	:	01709286892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shreenagar Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Shefali Begum** joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

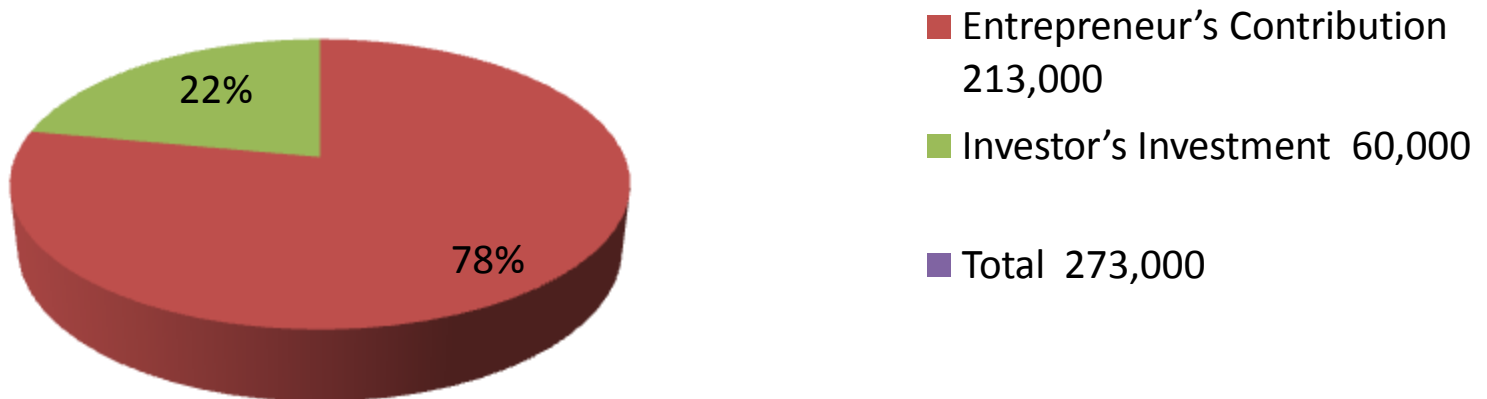
Business Name	:	<b>:SOHANA JUMA EELECTRIC</b>
Location	:	Nimtali Bazar
Total Investment in BDT	:	BDT 2,73,000/-
Financing	:	Self BDT 2,13,000/-(from existing business) 78% Required Investment BDT 60,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 9ft= 162square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Electric Items.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The shop is Rented</li> <li>▪Collects goods from Nababpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Item	3500	105000	1260000
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less. Variable Expense</b>			
Electric Items	2975	89250	1071000
<b>Total variable Expense (B)</b>	2975	89250	1071000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>
<b>Less. Fixed Expense</b>			
Rent		3000	36000
Electric Bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)			1200
Guard		100	1200
Entertainment		100	2400
Generator		200	2400
Mobile		300	3600
<b>Total fixed Cost (D)</b>		<b>10400</b>	<b>124800</b>
<b>Net Profit (E) [C-D]</b>		<b>5350</b>	<b>64200</b>

Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cable	6	4500	27000				27000
Energy Balb	40	245	9800	50	200	10000	19800
Switch	20	280	5600	40	220	8800	14400
MK switch	50	220	12500				12500
Socket	60	250	15000				15000
Holder	40	220	8800	20	180	3600	12400
Bord	40	50	2000				2000
Pipe	50	50	2300				2300
Fan				30	1200	36000	36000
Others			50000			1600	1600
Security			80000				80000
<b>Total</b>			213000	140	1800	60000	273000

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Mobile Item	4500	135000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
<b>Less. Variable Expense</b>					
Mobile Item	3825	114750	1377000	1445850	1518143
<b>Total variable Expense (B)</b>	3825	114750	1377000	1445850	1518143
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20250</b>	<b>243000</b>	<b>255150</b>	<b>267907</b>
<b>Less. Fixed Expense</b>					
Rent		3000	36000	37800	39690
Electric Bill		1000	12000	12600	13230
Transportation		1500	18000	18900	19845
Salary (self)		5000	60000	63000	66150
Salary(staff)					
Guard		300	3600	3780	3969
Generator		400	4800	5040	5292
Entertainment		200	2400	2520	2646
Mobile		400	4800	5040	5292
<b>Total fixed Expenses</b>		11800	141600	148680	156114
<b>Net Profit (E) [C-D]</b>		<b>8450</b>	<b>101400</b>	<b>106470</b>	<b>111793</b>
<b>Investment Payback</b>			24000	24000	24000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	101400	106470	111793
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77400	159870
	<b>Total Cash Inflow</b>	<b>161400</b>	<b>183870</b>	<b>271663</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77400</b>	<b>159870</b>	<b>247663</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7Years  
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

ক্যাবল কেসিং

মেসার্স সোহানা বুমা ইলেকট্রিক

এখানে ইলেকট্রিক মাস্টারপারকারী ও খুচরা বিক্রয়  
মহাসোহান-০১৯২ ৪৩৫৭



কম্বাইন সিস্টেম

মোসার্স মোহানা বুমা ইলেকট্রিক



আখাল শিলেক  
আখাল শিলেক  
জিওপারেকারী চক্রা বিদ্যা  
ফোন-০১৭২ ৩৪৫৭











শাহলেকা  
ইকারীও খুচরা বিক্রয়ক  
৪ নম্বরমা শ্রীকান্তদেবান রোড মুর্শিদাবাদ



# FAMILY PICTURE

