

Proposed NU Business Name: **KASEM ELECTRIC**



Project identification and prepared by: Aowlad Hossain,
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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL KASEM
Age	:	10-10-1993 (24 Years)
Education, till to date	:	Class 09
Marital status	:	Married
Childrens	:	01 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Motua P.O: Jowar kasar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHENA BEGUM
(iii) Father's name	:	LATE ABUL KALAM
(iv) GB member's info	:	Branch: Dhormapur Feni, Centre # 35 (Female), Member ID: 3234, Group No: 06 Member since: 04-02-2012 To Present (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 22,000
(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	:	10 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-971505
Family's Contact No.	:	01631-195203
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHENA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KASEM ELECTRIC
Location	:	Salauddin , Feni
Total Investment in BDT	:	BDT 136,000/-
Financing	:	Self BDT 86,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cables, Pipe, Fittings, Fan, Bulb, etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

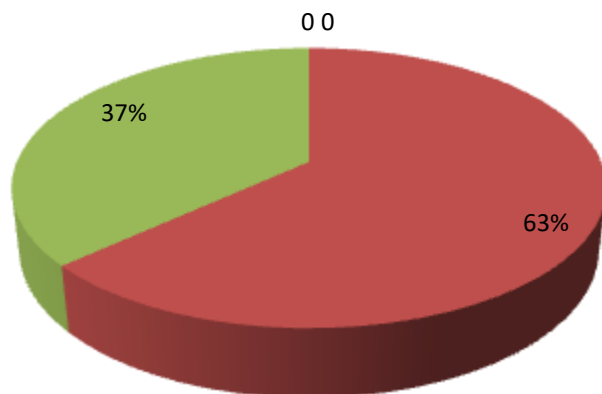
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cables, Pipe, Fittings, Fan, Bulb, etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less Variable Expense			
Cables, Pipe, Fittings, Fan, Bulb, etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less Variable Expense			
Rent		2,000	24,000
Electricity bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		8,800	105,600
Net Profit (E)= [C-D]		6,200	74,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gang Bord	30	300	9,000	100	30	3000	12,000
Cutout	30	300	9,000	0	0	0	9,000
DB Box	2	500	1,000	20	500	10,000	11,000
Switch	100	20	2,000	0	0	0	2,000
Socket	100	20	2,000	0	0	0	2,000
Bulb	200	30	6,000	0	0	0	6,000
Energy Bulb	50	300	15,000	100	300	30,000	45,000
Gang Switch	10	200	2,000	0	0	0	2,000
Others	1	20000	20,000	1	7000	7000	27,000
Security	0	0	20,000	0	0	0	20,000
Total	523	21670	86,000	221	7830	50,000	136,000

Source of Finance



- Entrepreneur's Contribution 86,000
- Investor's Investment 50,000
- Total 136,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cables, Pipe, Fittings, Fan, Bulb, etc	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Cables, Pipe, Fittings, Fan, Bulb, etc	2,800	84,000	1008000	1058400	1111320
Total variable Expense (B)	2,800	84,000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	700	21,000	252000	264600	277830
Less Variable Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		400	4,800	5,000	5,500
Transportation		1,100	13,200	13,500	14,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,200	110,400	111,100	112,400
Net Profit (E)= [C-D]		11,800	141,600	153,500	165,430
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	141,600	153,500	165,430
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121,600	255,100
	Total Cash Inflow	191,600	275,100	420,530
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	121,600	255,100	400,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 16 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Salauddin
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

