

Proposed NU Business Name: **NUR ELECTRIC**



Project identification and prepared by : Aowlad Hossain,
Feni sadar Unit, Feni
Project verified by: Susanta kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR UDDIN
Age	:	08-12-1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	3 Brothers 01 Sister
Address	:	Vill: Motobi ; P.O: Loskor Hatt ; P.S: Feni ; 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	:	BIBI ROHIMA
(iii) Father's name	:	AHMED KORIM
(iv) GB member's info	:	Branch: Motobi. Centre : 28 (Female), Member ID: 2018 , Group No: 06 Member since: 1997 To Present (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000 Outstanding loan: 6,144
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881-512106
Family's Contact No.	:	01822-180373
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI ROHIMA joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NUR ELECTRIC
Location	:	Loskor Hatt, Feni
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Computer, Printer, Photocopy, Mobile accessories etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur.▪Collects goods from Feni Sadar▪Agreed grace period is 3 months.

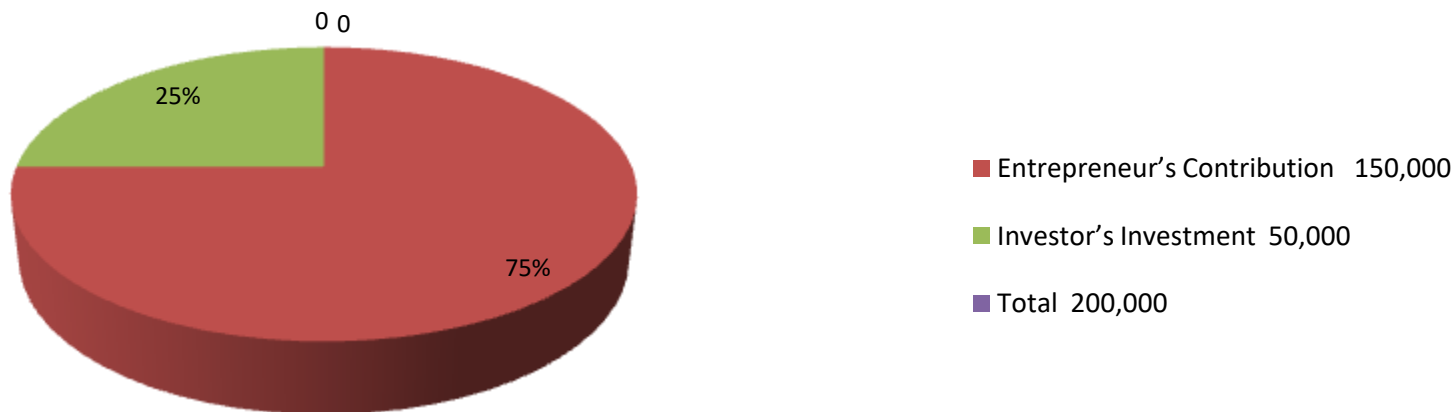
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Computer, Printer, Mobile accessories etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Computer, Printer, Mobile accessories etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		2,500	30,000
Electricity bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Night Guard		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		9,900	118,800
Net Profit (E)= [C-D]		8,100	97,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	10	2500	25,000	20	1500	30000	55,000
Mobile Accesoriess	1	25000	25,000	1	20000	20,000	45,000
Printer	1	10000	10,000	0	0	0	10,000
Bulb	200	35	7,000	0	0	0	7,000
Computer	2	15000	30,000	0	0	0	30,000
Others	1	3000	3,000	0	0	0	3,000
Security	1	50000	50,000	0	0	0	50,000
Total	216	105535	150,000	21	21500	50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Computer, Printer, Mobile accessories etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Computer, Printer, Mobile accessories etc	3,200	96,000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96,000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24,000	288000	302400	317520
Less Variable Expense					
Rent		2,500	30,000	30,000	30,000
Electricity bill		1,200	14,400	15,000	15,000
Transportation		600	7,200	7,500	8,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Guard		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		10,300	123,600	124,700	125,500
Net Profit (E)= [C-D]		13,700	164,400	177,700	192,020
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	164,400	177,700	192,020
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144,400	302,100
	Total Cash Inflow	214,400	322,100	494,120
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	144,400	302,100	474,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Loskor hatt
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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ইলেকট্রিক, ইলেকট্রনিক
এন্ড মোবাইল কার্গার



FAMILY PICTURE

