

Proposed NU Business Name: **TAHMINA ELECTRIC HOUSE**



Project identification and prepared by: Belal Hossain
Chagal Naiya, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR RAHIM BHUIYAN (JASIM)
Age	:	15/08/1984 (33 Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	0 1Son 0 1Daughter
No. of siblings:	:	05 Brother 02Sisters
Address	:	Vill: West Pathan Nogur, P.O: Chagalnaiya P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REJIYA BEGUM
(iii) Father's name	:	ABDUL HAI
(iv) GB member's info	:	Branch: pathan Nogur Centre # 11/(Female), Member ID:4288/2, Group No: 02 Member since: 2000-2007 (7 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-410330
Mother's Contact No.	:	01872-583605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

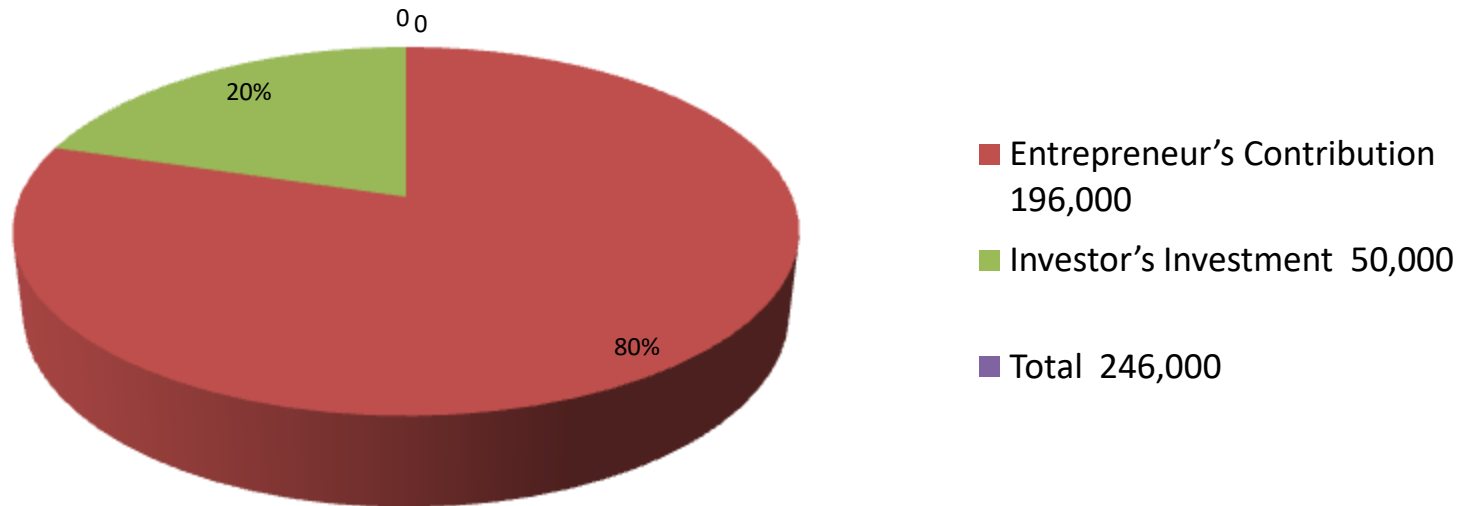
REJIYA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	THAMINA ELECTIC HOUSE
Location	:	west pathannager bazar,chagalniya,feni
Total Investment in BDT	:	BDT 2,46,000/-
Financing	:	Self BDT 196000/- (from existing business) 80% Required Investment BDT50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15ft. = 150 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods tar, balb, board, holder etc ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. 02 employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
tar,balb,board,holderetc	3300	99000	1188000
	0	0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
tar,balb,board,holderetc	2640	79200	950400
Total Variable Expense	2640	79200	950400
Contributon Margin (CM) [C=(A-B)]	660	19800	237600
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		15600	187200
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
tar	30	2,000	60,000	15	2,000	30,000	90,000
energy balb	100	260	26,000	50	260	13,000	39,000
board	100	60	6,000	100	60	6,000	12,000
holder	50	200	10,000			1,000	11,000
L e d balb	50	300	15,000			0	15,000
clear balb	10	300	3,000			0	3,000
gang switch	10	3,600	36,000			0	36,000
others			20,000			0	20,000
security			20,000			0	20,000
			0			0	0
Total	350	6720	196,000	165	2,320	50,000	246,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
tar,balb,board,holderetc	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
tar,balb,board,holderetc	3040	91200	1094400	1149120	1206576
Total Variable Expense	3040	91200	1094400	1149120	1206576
Contributon Margin (CM) [C=(A-B)]	760	22800	273600	287280	301644
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15600	183600	184180	184769
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dak bangla
road, chagalnaiya , Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













