

## Proposed NU Business Name: M/S SHAHA ELECTRONICS



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>UZZAL KUMAR SHAHA</b>
Age	:	30-12-1986(31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	01 Brothers & 02 sister
Address	:	Vill:Chaparkona,P.O:,ChaparkonaP.S: Sorishabari Dist: jamalpur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AROTI SHAHA
(iii) Father's name	:	PORESH CHANDRA SHAHA
(iv) GB member's info	:	Branch: chaparkona ,Centre # 43(Female), Member ID: 4867, Group No: 08 Member since: 21/03/2013 running(04Years) First loan: BDT 8,000Taka.
Further Information:		Existing loan: 70,000Outstanding loan:0Taka
(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..	:	

## ***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. He has No training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01723-451458
Family's Contact No.	:	01724-310944
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AROTI SHAHA** Joined Grameen Bank Since 04 Years Ago. At First She Took 8,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHAHA ELECTRONICS
Location	:	Chaparkona,sorishabari.jamalpur
Total Investment in BDT	:	BDT251,000
Financing	:	Self BDT 191,000(from existing business) 70% Investors Investment BDT 60,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	08ft*12ft= 96 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; gas silinder,chula,electrics etc</li><li>▪Average 30% 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 tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

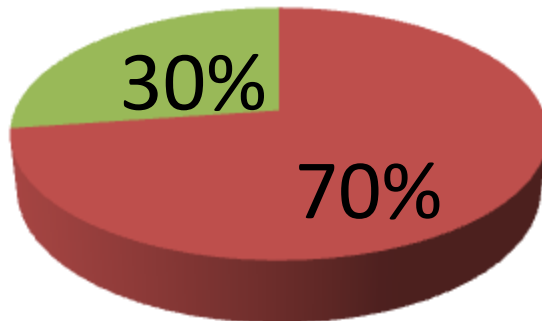
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
gas silinder,chula,electrics etc	40,000	1,200,000	14400000
<b>Total Sales (A)</b>	40,000	1,200,000	14400000
<b>Less. Variable Expense</b>			
gas silinder,chula,electrics etc	34,000	1,020,000	12240000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	34,000	1,020,000	12240000
<b>Contribution Margin (CM) [C=(A-B)]</b>	6,000	180,000	2160000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity bill		600	7,200
Transportation		3000	36,000
Salary (self)		5000	60,000
Salar (staff)		80000	960,000
Entertainment		1000	12,000
Guard		120	1,440
Genaretor		150	1,800
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>90,670</b>	<b>1,088,040</b>
<b>Net Profit (E) [C-D]</b>		<b>89,330</b>	<b>1,071,960</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gas silinder	40p	1,000	40,000			60,000	100,000
Gas chula	20p	1500	30,000			0	30,000
electrics			71,000			0	71,000
Security			50,000				50,000
<b>Total</b>			<b>191,000</b>			<b>60,000</b>	<b>251,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:191,000**  
**Investor Investment:60,000**  
**Total Investment:251,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
gas silinder,chula,electrics etc	40,000	1,200,000	14,400,000	15,120,000	15,876,000
<b>Total Sales (A)</b>	40,000	1,200,000	14,400,000	15,120,000	15,876,000
<b>Less. Variable Expense</b>					
gas silinder,chula,electrics etc	34,000	1,020,000	12,240,000	12,852,000	13,494,600
<b>Total variable Expense(B)</b>	34,000	1,020,000	12,240,000	12,852,000	13,494,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	6000	180,000	2,160,000	2,268,000	2,381,400
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity bill		600	7,200	7,300	7,600
Transportation		3000	36,000	36,300	36,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		80000	960,000	0	0
Entertainment		1000	12,000	12,300	12,500
Guard		120	1440	1440	1440
Genaretor		150	1,800	1,800	2,400
Mobile bill		300	3,600	3,800	<b>4,100</b>
<b>Total fixed Cost (D)</b>		<b>90,670</b>	<b>1,088,040</b>	<b>129,440</b>	<b>131,940</b>
<b>Net Profit (E) [C-D]</b>		<b>89,330</b>	<b>1,071,960</b>	<b>2,138,560</b>	<b>2,249,460</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,071,960	2,138,560	2,249,460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,047,960	3,162,520
	<b>Total Cash Inflow</b>	<b>1,131,960</b>	<b>3,186,520</b>	<b>5,411,980</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>1,047,960</b>	<b>3,162,520</b>	<b>5,387,980</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 Years  
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













# FAMILY PICTURE

