

Proposed NU Business: JIBON ELECTRIC



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Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JIBON HALDAR
Age	:	02-10-1989 (29 Years)
Education, till to date	:	CLASS NINE
Marital status	:	Married
Children	:	1 Dauther 0 Son
No. of siblings:	:	2 Brothers Sisters
Address	:	Vill: DUYAJANI ,P.O:PONGBAYJORA ,P.S: Nagarpur, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA RANI HALDAR
(iii) Father's name	:	NIKHIL HALDAR
(iv) GB member's info	:	Branch: NAGARPAR Centre # 5/M (Female), Member ID: 1069/3Group No:01 Member since: 5-07-2002-7(7Years) First loan: BDT = 5000 Last Loan =20000

Further Information:

(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	08years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762150180
Family's Contact No.	:	01760351739
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST :RANA HALDAR joined Grameen Bank since 07 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	:	JIBON ELECTRIC
Location	:	SONALI BANK , ROARD , NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 4,15,000/-
Financing	:	Self BDT 3,55,000/- (from existing business) 86 % Required Investment BDT 60,000/- (as equity) 14 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15ft= 450square ft
Security of the shop	:	BDT 2,50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; computar box, spekar soto, spkear boro , mani box , swice , main swice , holdar , tuitar , dvd,mp3 etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented . ▪Collects goods from .tangail - Agreed grace period is 3 months

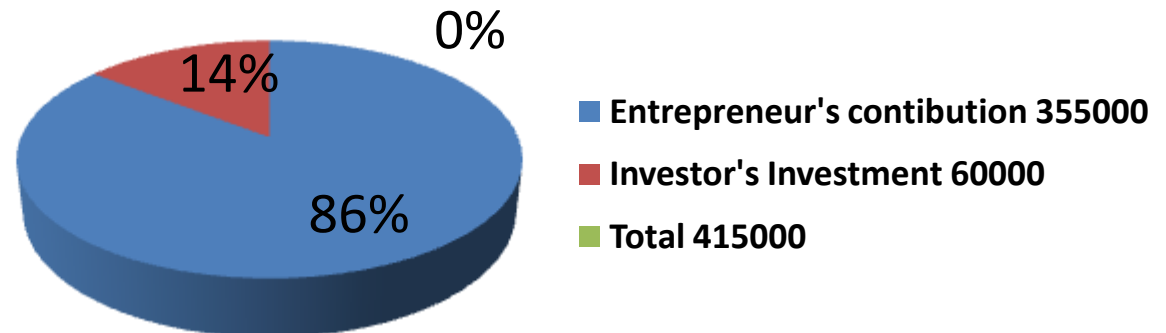
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
ELETRICET, ITAM	5,000	150,000	1,800,000
Servicing	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Motor Cycle Parts	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		700	8,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		9,400	112,800
Net Profit (E) [C-D]		20,600	247,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
camputar box	40	700	28000	computarbox	50	700	35,000	63,000
spekar soto	50	400	20000	spekar	20	1000	20,000	40,000
spekar soto	5	1500	7500	holdar	25	200	5,000	12,500
manibox	40	300	12000		0	0	0	12,000
swice	10	200	2000		0	0	0	2,000
main,swice	10	500	5000		0		0	5,000
holdar	10	100	1000		0	0	0	1,000
tuitar	40	100	4000		0	0	0	4,000
Others			25500	Others		25,500		25,500
Security of Shop			2,50,000					2,50,000
Machinaries								0
Total			3,55,000				60,000	4,15,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electricity item	6,000	180,000	2,160,000	2,268,000
Servicing	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Motor Cycle Parts	4,800	144,000	1,728,000	1,814,400
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		550	6,600	6,930
Transportation		770	9,240	9,702
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		220	2,640	2,772
Grad Bill		110	1,320	1,386
Generator Bill		105	1,260	1,323
Mobile Bill		315	3,780	3,969
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		9,570	114,840	116,082
Net Profit (E) [C-D]		26,430	317,160	337,518
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Cash Inflow		
1.2	Investment Infusion by Investor	60000	
1.3	Net Profit	317160	337518
1.4	Depreciation (Non cash item)		281,160
	Opening Balance of Cash Surplus	377,160	618,678
2	Total Cash Inflow		
2.1	Cash Outflow	60,000	
2.2	Purchase of Product		
2.3	Payment of GB Loan	36,000	36,000
	Investment Pay Back (Including Ownership Tr. Fee)	96,000	36,000
3	Total Cash Outflow	281,160	582,678

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

জীবন ইলেকট্রনিক্স এন্ড পার্টস কর্ণার

শ্রোঃ জীবন হাওয়াসা



১০০ বঙ্গবন্ধু সড়ক, মাদারগুজ, টাঙ্গাইল। মোবাইলঃ ০১৭৬২-১৫০১৮০, ০১৮৫০-০৫৫৪০৮

















FAMILY PICTURE

