

## Proposed NU Business Name: **NISHAN ELECTRIC STORE**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md Hannan Sharker</b>
Age	:	15-07-1988 ( 30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Amaiya ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Momtaz Begum
(iii) Father's name	:	Nurul Islam
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 50 (Female), Member ID:4672/2 , Group No: 05 Member since: 15-01-1998 ( 20 Years) First loan: BDT = 3,000 /- Last Loan=50,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834-810338
Family's Contact No.	:	01874-617820
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Momtaz Begum** joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Nishan Electrtric Store
Location	:	Borobari,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350,000/- (from existing business) 78% Required Investment BDT 100,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 12 ft= 192 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric Product etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>One</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

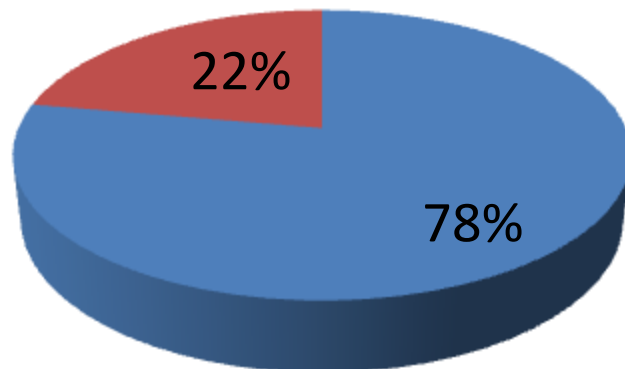
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric	3,800	114,000	1,368,000
	0	0	0
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>
<b>Less. Variable Expense</b>			
Electric	3,040	91,200	1,094,400
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		150	1,800
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		8,000	96,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>16,350</b>	<b>196,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,450</b>	<b>77,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Electric Tar	20	3500	70000	Electric Tar	10	3500	35000	105,000
Sarkit Bekar	25	350	8750	Sarkit Bekar	5	350	1750	10,500
Gang Swich	35	250	8750	Gang Swich	15	250	3750	12,500
Fan	20	2500	50000	Fan	5	2500	12500	62,500
Led Light	45	380	17100	Led Light	20	380	7600	24,700
Gas Chula	30	1500	45000	Gas Chula	5	1500	7500	52,500
Gas Silinder	20	1000	20000	Gas Silinder	5	1000	5000	25,000
Motor Oil	50	200	10000	Motor Oil	5	200	1000	11,000
Motor	20	3500	70000	Motor	5	3500	17500	87,500
Advance Security	1	30000	30000				0	30,000
Others			20400	Others			8,400	28,800
<b>Total</b>			<b>350,000</b>				<b>100,000</b>	<b>450,000</b>

## Source of Finance

■ Entrepreneur's contibution 350000    ■ Investor's Investment 100000    ■ Total 450000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Electric	4,500	135,000	1,620,000	1,701,000	1,786,050
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>					
Electric	3,600	108,000	1,296,000	1,360,800	1,428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		157.5	1,890	1,985	2,084
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		8000	96,000	100,800	105,840
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>16,408</b>	<b>196,890</b>	<b>202,415</b>	<b>208,215</b>
<b>Net Profit (E) [C-D]</b>		<b>10,593</b>	<b>127,110</b>	<b>137,786</b>	<b>148,995</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	127,110	137,786	148,995
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,110	184,896
	<b>Total Cash Inflow</b>	<b>227,110</b>	<b>224,896</b>	<b>333,890</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,110</b>	<b>184,896</b>	<b>293,890</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 Years  
Own Business : 03 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





নশান ইসলামিক খাতামা



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মূল্যমুদ্রা  
বিক্রি  
করা হয়।



বিশ্বাস ইত্যাদি



**লাফস**  
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বিক্রি  
করা হয়।





নিশান ইলেকট্রিক এন্ড হার্ডওয়্যার।

বড়সড়ী রোড কাঁচকুড়া, উত্তরখান, গাঙ্গী-১১০০।  
০১৮৪৪-৮২০৬০৮, ০১৬৭০-৬৬৪৪৬৬







# FAMILY PICTURE

