

# Proposed NU Business Name: **HAJI ELECTRIC**



Project identification and prepared by: Shahin Mia,  
Ashulia Unit, Dhaka

Project verified by: Md. Rofiqul Islam



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

Name	:	<b>MD JAHANGIR HOSSAIN</b>
Age	:	05/07/1982 ( 34 Years)
Education, till to date	:	H. S. C
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Tetul Jora, P.O: Rajfulbaria, P.S: Savar, 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	:	<b>SHOM MEHER BEGUM</b>
(iii) Father's name	:	<b>ARAFAT ALI</b>
(iv) GB member's info	:	Branch: Shovapur, Centre # 01(Female), Member ID: 1142/1, Group No: 04 Member since: 05-01-2003 ( 13 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
(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	:	Twenty years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-575853
Mother's Contact No.	:	01839-959302
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAM MEHER BEGUM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAJI ELECTRIC</b>
Location	:	Tetuljora, Hemayetpur, Savar, Dhaka.
Total Investment in BDT	:	BDT 5,10,000/-
Financing	:	Self BDT 4,10,000(from existing business) 80% Required Investment BDT 1,00,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fan, circuit baker, cable, switch, energy light etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Dhaka, Savar.</li><li>▪Agreed grace period is 3 months.</li></ul>

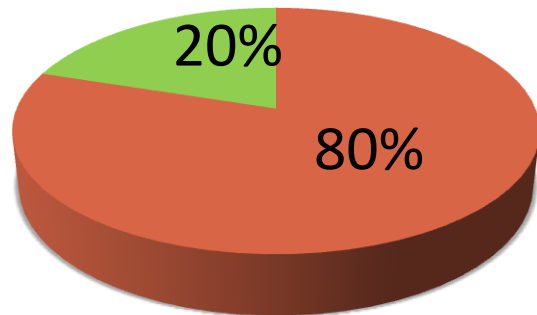
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric item	5,000	1,50,000	18,00,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>1,50,000</b>	<b>18,00,000</b>
<b>Less. Variable Expense</b>			
Electric item	4,000	1,20,000	14,40,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>1,20,000</b>	<b>14,40,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>3,60,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		600	7,200
Transportation		1,000	12,000
Generator		250	3,000
Salary (Employee -02)		10,000	1,20,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Guard		300	3,600
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>17,750</b>	<b>2,13,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,250</b>	<b>1,47,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fan (20x2,200)	44,000	44,000	88,000
Circuit Baker (40x500)	20,000	-	20,000
Cable (20x1,800)	36,000	25,000	61,000
Energy Light (200x350)	70,000	-	70,000
Pipe (500x80)	40,000	-	40,000
Circuit Baker,Box, Switch, Switch Board etc	2,00,000	31,000	2,31,000
<b>Total</b>	<b>4,10,000</b>	<b>1,00,000</b>	<b>5,10,000</b>

## Source of Finance



■ Entrepreneur's Contribution's = 4,10,000

■ Investor Investment's = 1,00,000

■ Total = 5,10,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electric item	5,500	1,65,000	19,80,000	20,79,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>1,65,000</b>	<b>19,80,000</b>	<b>20,79,000</b>
<b>Less. Variable Expense</b>				
Electric item	4,400	1,32,000	15,84,000	16,63,200
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>1,32,000</b>	<b>15,84,000</b>	<b>16,63,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>3,96,000</b>	<b>4,15,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		600	7,200	7,300
Transportation		1,200	14,400	14,500
Generator		250	3,000	3,100
Salary (Employee -02)		10,000	1,20,000	36,000
Salary (self)		5,000	60,000	60,000
Mobile Bill		400	4,800	5,000
Guard		300	3,600	3,700
Entertainment		400	4,800	5,000
<b>Total Fixed Cost</b>		<b>18,150</b>	<b>2,17,800</b>	<b>2,18,600</b>
<b>Net Profit (E) [C-D]</b>		<b>14,850</b>	<b>1,78,200</b>	<b>1,97,200</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,78,200	1,97,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,18,200
	<b>Total Cash Inflow</b>	<b>2,78,200</b>	<b>3,15,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,18,200</b>	<b>2,55,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 20 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিস্মিল্লাহিন রাহমানির রাহিম

# হাজী ইলেকট্রিক

প্রোঃ মোঃ জাহাঙ্গীর হোসেন

এখানে বিদেশে প্রশিক্ষণ প্রাপ্ত টেকনিশিয়ান দ্বারা ফ্রিজ, এসি, এয়ারকন্ডিশনার, ফ্লোন ও যে কোন মটরের রিপারারে এর কাজ করা হয়।

সাইজ উদ্দীন সুপার মার্কেট, তেঁতুলঝোড়া মোড়, সাভার, ঢাকা। মোব্যাঃ ০১৮১৭-৫৭৫৮৫৩, ০১৬৮২-১২৩৩৫৭

লাইফ ইনসিওরেন্স কোম্পানি  
পরিচালক মোস্তাফিজুর রহমান  
ই শাখায়  
পি.এস.  
না হয়  
নিরাপদ জীবন



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**C.R.P.**  
**NET FAN**  
220/240-50 HZ. 6 set  
1 year warranty  
**1 year NET FAN**  
16" (40cm) NET FAN  
MODEL: 7-16  
POWER: 100W  
TYPE: 100W



C.R.P  
NET FAN  
220/240-50 HZ. 6 set  
1 year warranty  
16" (40cm) NET FAN  
MODEL FD-16 POWER NEW  
VOLTAGE 220/240 HZ





# FAMILY PICTURE

