

# Proposed NU Business Name: **NAHAR ELECTRIC AND ELECTRONICS**



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

Name	:	<b>MD RAFIQ</b>
Age	:	16-12-1986(31Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill: keayenP.O ;siksrpur, P.S: sirajdikhan,Dist.Munshigonj.
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>SAMSUNNAHAR</b>
(iii) Father's name	:	<b>DEATH-SADEK MOLLIK</b>
(iv) GB member's info	:	Branch: Imamgonj,Centre # 62(Female), Member ID:02 , Group No: 03 Member since: 17-02-1993(06Years) First loan: BDT 20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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	:	09years of business experience. : 09 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-683537
Family's Contact No.	:	01862-751702
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMSUNNAHAR** joined Grameen Bank since 06 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAHAR ELECTRIC AND ELECTRONICS</b>
Location	:	Nimtala,sirajdikhan, munshigonj.
Total Investment in BDT	:	BDT 278,000/-
Financing	:	Self BDT 218,000/- (from existing business)78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 280 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; fan,light,tube light,pipe etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from nababpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

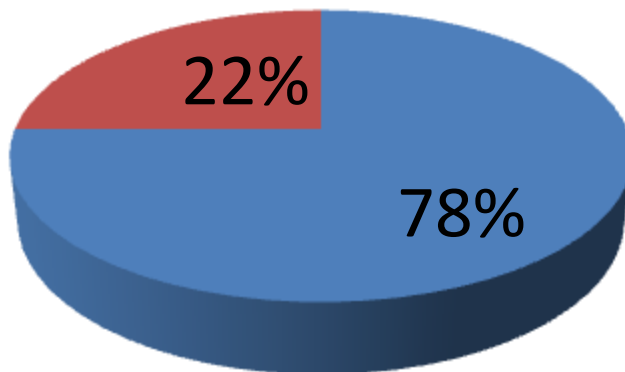
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
fan,light,tube light,pipe etc.	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	3,200	96,000	1,152,000
<b>Less. Variable Expense</b>			
fan,light,tube light,pipe etc.	2,560	76,800	921,600
<b>Total variable Expense (B)</b>	<b>2,560</b>	<b>76,800</b>	<b>921,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		400	4,800
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		4000	48,000
Entertainment		150	1,800
Gird		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>13,350</b>	<b>160,200</b>
<b>Net Profit (E) [C-D)</b>		<b>5,850</b>	<b>70,200</b>

### Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Fan	30	2000	60000		20	2000	40000	100,000
Cable	20	1700	34000		5	1700	8500	42,00
Switch	70	300	21000	other			11500	32,500
Regulator	100	300	30000					30,000
Bode	100	80	8000					8,000
Pipe	500	50	25000					25,000
c.f.l	150	240	36000					36,000
Tube light	50	80	4000					4,000
<b>Total</b>			<b>218,000</b>				<b>60,000</b>	<b>278,000</b>

### Source of Finance

■ Entrepreneur's contribution 218,000    
 ■ Investor's Investment 60,000    
 ■ Total 278,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
fan,light,tube light,pipe etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
fan,light,tube light,pipe etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	1,890	1,985
Gird		100	1,200	1,200	1,200
Mobile bill		200	2,400	2,520	2,646
<b>Total Fixed Cost</b>		<b>13,350</b>	<b>160,200</b>	<b>160,950</b>	<b>161,738</b>
<b>Net Profit (E) [C-D)</b>		<b>10,650</b>	<b>127,800</b>	<b>141,450</b>	<b>155,783</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)*

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>127,800</b>	<b>141,450</b>	<b>155,783</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,800	221,250
	<b>Total Cash Inflow</b>	<b>187,800</b>	<b>245,250</b>	<b>377,033</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>103,800</b>	<b>221,250</b>	<b>353,033</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 01 Self: 01 Family:0 Others:0  
Experience & Skill : 09 Years  
Own Business :09  
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







