

Proposed NU Business Name: **KRISNA ELECTRIC**



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Dagonbhuiyan, Fen

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Brief Bio of The Proposed Nobin Udyokta

Name	:	KRISNA KUMAR DAS
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	06 Brothers,02 Sisters
Address	:	Vill: Noldia P.O: Nobipur ; P.S: Senbag ; Dist: Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SANTI BALA DAS
(iii) Father's name	:	DEREN KUMAR DAS
(iv) GB member's info	:	Branch: Mohammedpur, Senbag Centre # 24(Female), Member ID: 3173, Group No: 02 Member since: 2000 to 2007 till (07 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 15000 Outstanding loan: Nil
(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 and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-434431
Family's Contact No.	:	01829-224848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SANTI BALA DAS joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KRISNA ELECTRIC
Location	:	School road,north bazar, dudmukha,Dagobhuyain.
Total Investment in BDT	:	BDT 235,500/-
Financing	:	Self BDT 175,500/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Switch, Socket, Energy bulb,BRB Cables,Watch,Remot etc▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Bashurhat.▪Agreed grace period is 3 months.

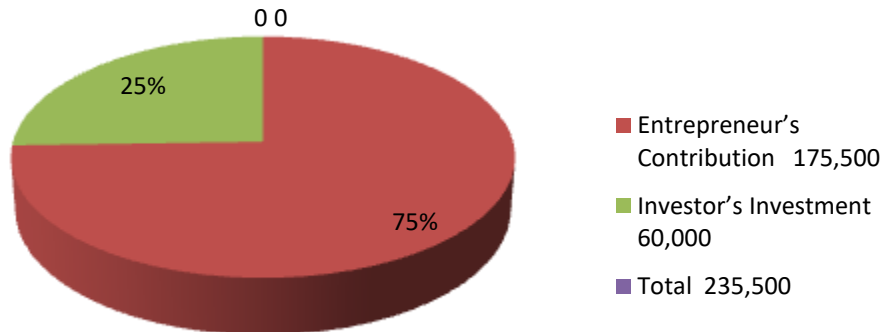
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Socket, Energy bulb,BRB Cables,Watch,Remot.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Socket, Energy bulb,BRB Cables,Watch,Remot.	1750	52500	630000
Total variable Expense (B)	1750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		1000	12000
Electricity bill		500	6000
Transportation		1500	18000
Salary (self)		5000	60000
Salary (steff)		0	0
Entertainment		200	2400
Guard		180	2160
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		9180	110160
Net Profit (E)= [C-D]		13320	159840

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
BRB Cables	0	0	30000	0	0	10000	40000
Enagery bulb	30	220	6600	0	0	10000	16600
LED bulb	30	180	5400	5	1200	0	5400
Mobile cherger	100	100	10000	2	2000	20,000	30,000
Batery	150	200	30000	0	0	0	30,000
Cashing	60	50	3000	0	0	0	3,000
Cover	50	50	2500	0	0	0	2,500
Watch	50	200	10000	0	0	0	10,000
Remot control	100	80	8000	0	0	0	8,000
Otherts	0	0	20000	0	0	20,000	40,000
security	0	0	50000	0	0	0	50,000
Total	0	0	175500	0	0	60,000	235,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Socket, Energy bulb,BRB Cables,Watch,Remot.	4600	138000	1656000	1738800	1825740
Total Sales (A)	4600	138000	1656000	1738800	1825740
Less Variable Expense					
Socket, Energy bulb,BRB Cables,Watch,Remot .	3220	96600	1159200	1217160	1278018
Total variable Expense (B)	3220	96600	1159200	1217160	1278018
Contribution Margin (CM) [C=(A-B)	1380	41400	496800	521640	547722
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity bill		700	8400	8600	8800
Transportation		2000	24000	24200	24400
		5000	60000	60000	60000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		180	2160	2160	2160
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		15080	180960	181560	182160
Net Profit (E)= [C-D]		26320	315840	340080	365562
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	315840	340080	365562
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		291,840	607,920
	Total Cash Inflow	375,840	631,920	973,482
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	291,840	607,920	949,482

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 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





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inspiring home





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