

## Proposed NU Business Name: IQUBAL ELECTRIC



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>ARIF HOSSAIN</b>
Age	:	08-05-1992(25 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04 Brothers, 02 Sister
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion gong, 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	:	<b>BIBI MORIYAM</b>
(iii) Father's name	:	<b>SOHID ULLH</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 7(Female), Member ID: 1274/1, Group No: 06 Member since: 18/02/2007 to2012 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, 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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business. 02 years is won business. He has 05years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01884016395
Family's Contact No.	:	01859459750
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**BIBI MORIYAM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

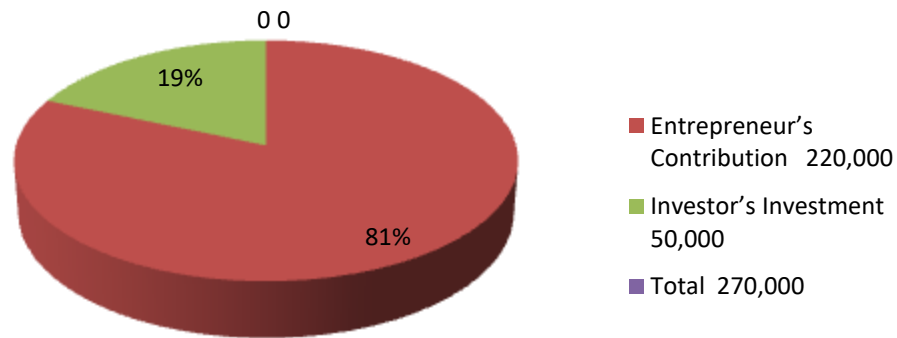
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>IQUBAL ELECTRIC</b>
Location	:	Primary school road, chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 50000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric &amp; Electronic items etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 10 employees.</li><li>▪Two will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Electric items	9000	270000	3240000
<b>Total sales (A)</b>	9000	270000	3240000
<b>Less Variable Exp.</b>			
Electric items	6750	202500	2430000
<b>Total Variable exp. (B)</b>	6750	202500	2430000
<b>Contribution Margin CM [C= (A-B)]</b>	2250	67500	810000
<b>less fixed exp.</b>			
Rent		2000	24000
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		50000	600000
Entertainment		150	1800
Gird		50	600
Generator		200	2400
Mobile bill		500	6000
<b>total fixed cost (D)</b>		60900	730800
<b>Nit profit</b>		6600	79200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Electric axosorise			60000	0	0	25000	85000
Electronic axosorise			40000	0	0	25000	65000
Others			20000	0	0	0	20000
Security			100000	0	0	0	100,000
<b>Total</b>			<b>220000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>270,000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric items	10705	321150	3853800	4046490	4248814.5
<b>Total Sales (A)</b>	10705	321150	3853800	4046490	4248814.5
less variable Expenses					
Electric items	8028.75	240862.5	2890350	3034868	3186610.9
Total variable Expenses (B)	8028.75	240862.5	2890350	3034868	3186610.9
<b>Contribution Margin (CM)= (A-B)</b>	2676.25	80287.5	963450	1011623	1062203.6
<b>Less Fixed Expenses</b>					
Rent		2000	24000	24000	24000
Electricity bill		1500	18000	18200	18400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		55000	660000	660000	660000
Entertainment		150	1800	1800	1800
Gird		50	600	600	600
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		67100	805200	805800	806400
<b>Net Profit (E) (C-D)</b>		13187.5	158250	205822.5	255803.63
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	158250	205822.5	255803.625
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		138,250	324,073
	<b>Total Cash Inflow</b>	<b>208,250</b>	<b>344,073</b>	<b>579,876</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>138,250</b>	<b>324,073</b>	<b>559,876</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :07 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























# ইকবাল ইলেকট্রিক

এখানে ইলেকট্রিক ও ইলেক্ট্রনিক্স হালোগ্রাল বিক্রয় এবং







# FAMILY PICTURE

