

**Proposed NU Business Name: RASEL RAJIB ELECTRIC & HARDWARE**



Project identification and prepared by: Md. Delwer Hossain  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MD. JUBAER IMAM</b>
Age	:	27-08-1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Kapashia P.O: Kapashia-1730, P.S: Kapashia, Dist: Gazipur
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>ROUSHON ARA</b>
(iii) Father's name	:	<b>MD. IMAM HOSSAIN</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 12 (Female), Member ID: 11122/1, Group No: 05 Member since: 13/07/2010 to 2017(07 Years) First loan: BDT 5,000/-, Last loan: BDT 20,000/- Outstanding loan: BDT 17,800/-
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.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Yes ( Garrage Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-774923
Family's Contact No.	:	01712-692442
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROUSHON ARA** joined Grameen Bank since 07 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RASEL RAJIB ELECTRIC &amp; HARDWARE</b>
Location	:	Kapashia Eidgah Field, Gazipur
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft = 80 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Electric Switch, Cable, Bulb, Electric Board, Battery etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

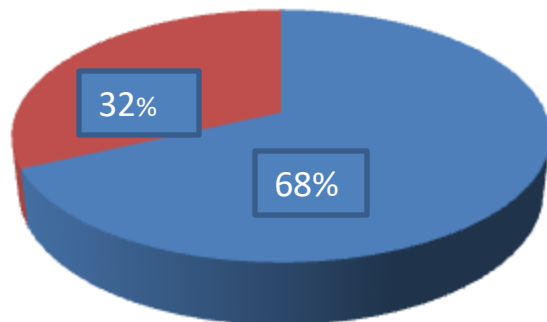
## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Switch, Cable, Bulb, Electric Board, Battery etc.	3000	90000	1080000
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less. Variable Expense</b>			
Electric Switch, Cable, Bulb, Electric Board, Battery etc.	2400	72000	864000
<b>Total variable Expense (B)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		300	3600
Transportation		800	9600
Mobile Bill		300	3600
Entertainment		150	1800
Salary (self)		5000	48000
<b>Total fixed Cost (D)</b>		<b>6550</b>	<b>78600</b>
<b>Net Profit (E) [C-D]</b>		<b>11450</b>	<b>137400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Units	Unit Price	Amount	Units	Unit Price	Amount	
Electric Switch	20 Box	200	4000	30 Box	200	6000	10000
Cable	15 Coil	1200	18000	15 Coil	1200	18000	36000
Energy Bulb	100 P	250	25000	100 P	250	25000	50000
Bulb	600 P	25	15000	-	-	-	15000
Electric Board	50 Packets	420	21000	-	-	-	21000
Electric Channel	200 P	30	6000	-	-	-	6000
Battery	5 P	6000	30000	3 P	6000	18000	48000
Horn, Switch	2 Carton	720	1440	-	-	-	1440
Nut	-	-	2500	-	-	-	2500
Bearings	-	-	20000	-	-	-	20000
Husk/ Wire	100 Kg	55	5500	-	-	-	5500
Other Items	-	-	1560	-	-	3000	4560
<b>Total</b>			<b>150000</b>			<b>70000</b>	<b>220000</b>



### SOURCE OF FINANCE

- Entrepreneur's Contribution- 1,50,000
- Investor's Investment- 70,000
- Total Investment- 2,20,000

## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Electric Switch, Cable, Bulb, Electric Board, Battery etc.	4500	135000	1620000	1701000	1786050
<b>Total Sales (A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Less. Variable Expense</b>					
Electric Switch, Cable, Bulb, Electric Board, Battery etc.	3600	108000	1296000	1360800	1428840
<b>Total variable Expense (B)</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300	3600	4200	4800
Transportation		1000	12000	14400	18000
Mobile Bill		350	4200	4560	4800
Entertainment		150	1800	1900	2000
Salary (self)		5000	60000	60000	60000
<b>Total Fixed Cost</b>		<b>6800</b>	<b>81600</b>	<b>85060</b>	<b>89600</b>
<b>Net Profit (E) [C-D]</b>		<b>20200</b>	<b>242400</b>	<b>255140</b>	<b>267610</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70000		
1.2	Net Profit	242400	255140	267610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		214400	441540
	<b>Total Cash Inflow</b>	<b>312400</b>	<b>469540</b>	<b>709150</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98000</b>	<b>28000</b>	<b>28000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>214400</b>	<b>441540</b>	<b>681150</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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







# FAMILY PICTURE

