

Proposed NU Business Name: **MAHADI ELECTRIC**



Project identification and prepared by: Aman ulla
Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAHADAT
Age	:	02-08-1991 (26 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02Brothers 03 Sisters
Address	:	Vill: Goni pur, P.O: Razapur, P.S: Dagonbhuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FUL NAHAR BEGUM
(iii) Father's name	:	SORABAR UDDIN DULAL
(iv) GB member's info	:	Branch:Dagonbhuiyan , Centre # 49 (Female), Member ID: 3753, Group No: 01 Member since: 2012 (<i>running</i>) First loan: BDT 5,000/- Existing loan: 10000, Outstanding loan: Nil
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.)	:	Nil
Business Experiences and Training Info	:	09 years experience in running business. 05 Years in own business. He has 04 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831196738
Family's Contact No.	:	01829813828
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FUL NAHAR BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

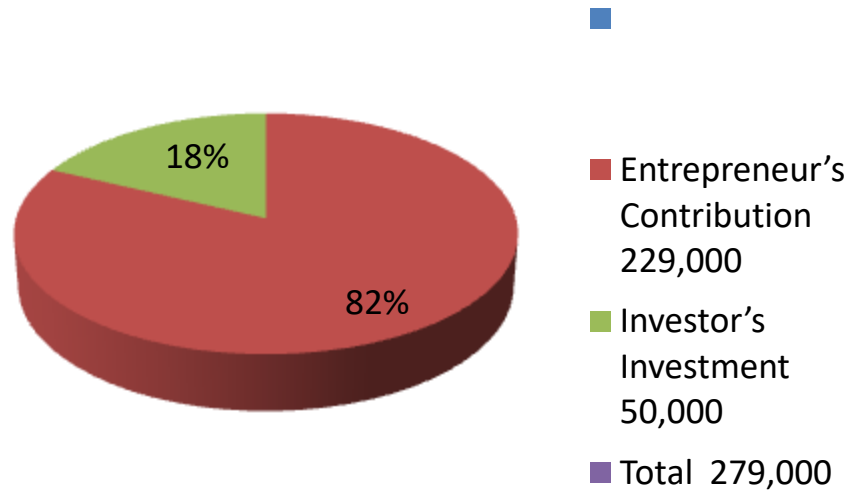
Proposed Nobin Udyokta Business Info

Business Name	:	MAHADI ELECTRIC
Location	:	Razapur bazar, Dagonbhuiyan, Feni.
Total Investment in BDT	:	BDT 289,000/-
Financing	:	Self BDT 229,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 09ft = 90 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Electronics item etc.▪ Average 20% gain on sales.▪ The business is operating by the entrepreneur himself. He has no employee.▪ One will be appointed after receiving equity money.▪ The shop is rented.▪ Collects goods from Feni.▪ Agreed grace period is 3 months.

Particular	Existing Business (BDT)		
	Daily	Monthly	Yearly
Revenue (sales)			
Electronics item etc	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
Electronics item etc	3000	90000	1080000
Total variable Expense (B)	3000	90000	1080000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less. Fixed Expense			
Rent		1000	12000
Electricity bill		400	4800
Transportation		300	3600
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		500	6000
Gird		50	600
Generator		0	0
Mobile bill		500	6000
Total fixed Cost (D)		22750	273000
Net Profit (E) [C-D]		7250	87000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Eletice	0	0	60000	0	0	30000	90000
Litting	0	0	40000	0	0	20000	60000
Tuib	30	300	9000	0	0	0	9000
Pipe	0	0	50000	0	0	0	50000
Others			30000	0	0		30000
Security			40000	0	0	0	40000
Total			229000	0	0	50000	279000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 Year	3 Year
Revenue (sales)					
Electronics item etc	6400	192000	2304000	2419200	2540160
Total Sales (A)	6400	192000	2304000	2419200	2540160
Less. Variable Expense					
Electronics item etc	4800	144000	1728000	1814400	1905120
Total variable Expense (B)	4800	144000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(staff)		25000	300000	300000	300000
Entertainment		700	8400	8600	8800
Gird		100	1200	1200	1200
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		33500	402000	402800	403600
Net Profit (E) [C-D]		14500	174000	182700	191835
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	174,000	182,700	191,835
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		154,000	316,700
	Total Cash Inflow	224,000	336,700	508,535
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	154,000	316,700	488,535

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
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













