

Proposed NU Business Name: **ZIHAD ELECTRIC & HARDWARE**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. YASIN
Age	:	12-02-1983 (34 Years)
Education, till to date	:	Class 07
Marital status	:	Married
No. of Childrens	:	04 Daughters And 01 Son
No. of siblings:	:	04 Brothers 01 Sisters
Address	:	Vill: Roton Pur P.O: Biroli Bazar ; P.S: Feni Sadar ; 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	:	LATE. ANOWARA BEGUM
(iii) Father's name	:	LATE. MUGBUL AHMED
(iv) GB member's info	:	Branch: Passgasia Feni, Centre # 06 (Female), Member ID: 2805, Group No: 03 Member since: 11-01-1996 (08 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(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. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826-321729
Family's Contact No.	:	01878-535296
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ZIHAD ELECTRIC & HARDWARE
Location	:	Rotonpur Taltola, Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 17 ft= 187 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Switch, Energy Bulb, Charge Light, GI Fittings etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

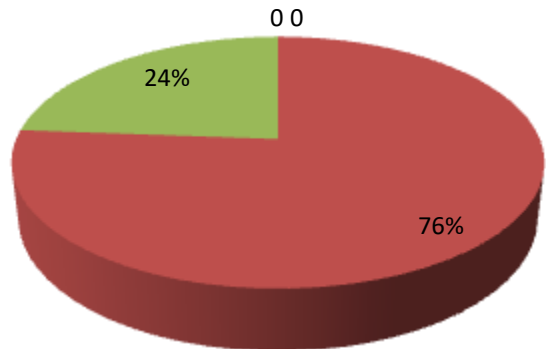
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Switch, Energy Bulb, Charge Light, GI Fittings etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Switch, Energy Bulb, Charge Light, GI Fittings etc	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		350	4,200
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		8,950	107,400
Net Profit (E)= [C-D]		6,050	72,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Switch	10	350	3,500	10	350	3500	7,000
Switch Board	150	60	9,000	150	60	9,000	18,000
Sarkit Braker	20	1600	32,000	10	1600	16,000	48,000
Eneyg Bulb	50	350	17,500	50	350	17,500	35,000
Cables	10	3000	30,000	0	0	4,000	34,000
Charger Light	50	300	15,000	0	0	0	15,000
GI Fittings	400	50	20,000	0	0	0	20,000
Multy Plug	10	350	3,500	0	0	0	3,500
Biyaring	83	60	5,000	0	0	0	4,980
Others	0	0	14,500	0	0	0	14,500
Security	1	0	10,000	0	0	0	20,000
Total	784	6120	160,000	220	2360	50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Switch, Energy Bulb, Charge Light, GI Fittings etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Switch, Energy Bulb, Charge Light, GI Fittings etc	5,400	162,000	1944000	2041200	2143260
Total variable Expense (B)	5,400	162,000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)	600	18,000	216000	226800	238140
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		500	6,000	6,500	7,000
Transportation		2,400	28,800	29,000	29,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,600	115,200	116,100	117,400
Net Profit (E)= [C-D]		8,400	100,800	110,700	120,740
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,800	110,700	120,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,800	171,500
	Total Cash Inflow	150,800	191,500	292,240
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	80,800	171,500	272,240

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 05 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











শ্রী. ইয়াসিন হেট্টী
 মোবাইল : ৯২৮৪১-৬১৩৭১৬
 ৯২৮৪১-৬১২৪৬৬

জিহাদ ইলেক্ট্রিক এন্ড হার্ডওয়্যার

কম্পিউটার, প্রিন্টার, স্ক্যানার, মোবাইল, ডিভাইস, হার্ডওয়্যার, সফটওয়্যার, ইন্টারনেট, ইত্যাদি।
 সর্বশ্রেষ্ঠ দামে সর্বশ্রেষ্ঠ সেবা।

মন্ডিন নারায়ণপুর, বালাহাটা, বালাহাটা রোড, ফেনী সদর, ফেনী।

FAMILY PICTURE

