

**Proposed NU Business Name: SALIM ELECTRICE**



Project identification and prepared by: Aman ulla  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>ABUL HOSSAN</b>
Age	:	03-11-1984(34 Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Chorlokiepur, P.O:Kutir hat P.S: Sonagagi, 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	:	<b>HALIMA KHATUN</b>
(iii) Father's name	:	<b>LETE:NUR ISLAM</b>
(iv) GB member's info	:	Branch:Chormojlis,Sonagagi. Centre # 68(Female), Member ID: 1217, Group No: 05 Member since: 1986 to 1990 till (04Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan:
(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	:	10years experience in running business. 05 years is won business. He has 05 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812687251
Family's Contact No.	:	01821353181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**HALIMA KHATUN** joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

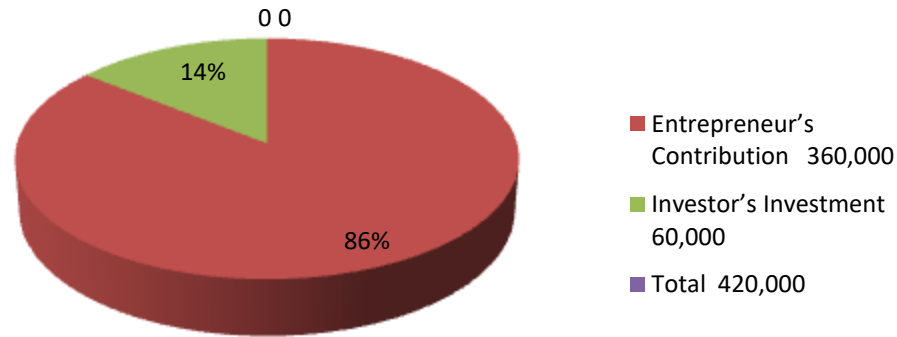
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SALIM ELECTRICE</b>
Location	:	Chorlokkipur, Madrasah mokam, Sonagagi.Feni.
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 360,000/-(from existing business) 86% Required Investment BDT 60,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft*15ft=300squareft
Security of the shop	:	10,000/=
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Electric items etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 02 employees.</li> <li>▪One 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 etc.	6000	180000	2160000
<b>Total sales (A)</b>	6000	180000	2160000
<b>Less Variable Exp.</b>			
Electric items etc.	4800	144000	1728000
<b>Total Variable exp. (B)</b>	4800	144000	1728000
<b>Contribution Margin CM [C= (A-B)]</b>	1200	36000	432000
<b>less fixed exp.</b>			
Rent		1200	14400
Electricity bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		11000	132000
Entertainment		100	1200
Gird		100	1200
Generator		500	6000
Mobile bill		500	6000
<b>total fixed cost (D)</b>		20900	250800
<b>Nit profit</b>		15100	181200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Generator	2	35000	70000	0	0	30000	100000
Fan Ceilling	20	2000	40000	0	0	20000	60000
Electronic	0	0	100000	0	0	0	100000
Liting	0	0	60000	0	0	0	60000
Electronic goods	0	0	50000	0	0	0	50000
Others	0	0	30000	0	0	10000	40000
Security	0	0	10000	0	0	0	10000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>360000</b>	<b>0</b>	<b>0</b>	<b>60000</b>	<b>420000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric items etc.	10175	305250	3663000	3846150	4038457.5
<b>Total Sales (A)</b>	10175	305250	3663000	3846150	4038457.5
less variable Expenses					
Electric items etc.	8140	244200	2930400	3076920	3230766
Total variable Expenses (B)	8140	244200	2930400	3076920	3230766
<b>Contribution Margin (CM)= (A-B)</b>	2035	61050	732600	769230	807691.5
<b>Less Fixed Expenses</b>					
Rent		1200	14400	24000	24000
Electricity bill		400	4800	5000	5200
Transportation		2500	30000	32000	34000
Salary (self)		5000	60000	62000	64000
Salary(staff)		20000	240000	182000	184000
Entertainment		200	2400	2600	2800
Gird		150	1800	2000	2200
Generator		700	8400	8600	8800
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		30850	370200	326800	333800
<b>Net Profit (E) (C-D)</b>		30200	362400	442430	473891.5
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	60,000		
1.2	Net Profit	362400	442430	473891.5
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		338,400	756,830
	<b>Total Cash Inflow</b>	422,400	780,830	1,230,722
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
<b>3</b>	<b>Net Cash Surplus</b>	338,400	756,830	1,206,722

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :10 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

















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# FAMILY PICTURE

