

**Proposed NU Business Name :RASHED ELCTRICET**

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Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Md.RASHED</b>
Age	:	21-08-1989(28 Years)
Education, till to date	:	S, S , S
Marital status	:	MARRIED
Children	:	0
No. of siblings:	:	1 Brother,2 Sister.
Address	:	Vill: BABNAPARA .P.O: nagourpur , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst.: ACHYA BEGUM
(iii) Father's name	:	Late :ABDUL SALAM
(iv) GB member's info	:	Branch nagourpur Centre #40/m (Female), Member ID : 3032/1 , Group No:03 Member since:01/01/1997 First loan: BDT 5000 /- Outstanding loan: 23000
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	:	15years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793818827
Family's Contact No.	:	01714260880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ACHYA BEGUM

joined Grameen 20years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RASHED ELCTRICET</b>
Location	:	HOSPITAL ROAD NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT125000/-
Financing	:	Self BDT 75 ,000/- (from existing business 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150square ft
Security of the shop	:	50000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;, FUAN ,TAR HOLDAR SHOKAT ,ANTIKATAR, KATAUT , etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rent.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

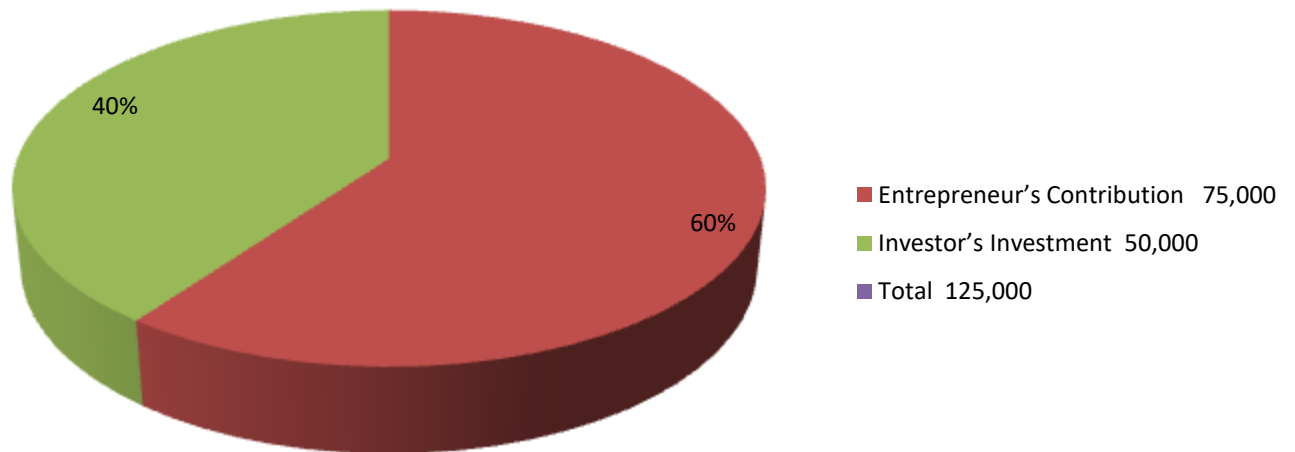
# Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
FUAN ,TAR HOLDAR SHOKAT ,ANTIKATAR, KATAUT	3100	94000	1128000
<b>Total Sales (A)</b>	<b>3100</b>	<b>94000</b>	<b>1128000</b>
<b>Less. Variable Expense</b>			
FUAN ,TAR HOLDAR SHOKAT ,ANTIKATAR, KATAUT	0	75200	902400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>75200</b>	<b>902400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>18800</b>	<b>225600</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		500	6000
Transportation		,200	2400
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7300</b>	<b>87600</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>138000</b>

Fan	12000	10000	22000
Tar	8500	20000	28500
Holder	1000	20000	21000
Shocked	1000		1000
Switch	1000		1000
Anti cuter	900		900
cutout	600		600
<b>Total</b>	75000	50000	75000

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>				
FUAN ,TAR HOLDAR SHOKAT ,ANTIKATAR, KATAUT	94000	1128000	1184400	1243620
<b>Total Sales (A)</b>	<b>94000</b>	<b>1128000</b>	<b>1184400</b>	<b>1243620</b>
<b>Less. Variable Expense</b>				
FUAN ,TAR HOLDAR SHOKAT ,ANTIKATAR, KATAUT	75200	902400	947520	994896
<b>Total variable Expense (B)</b>	<b>75200</b>	<b>902400</b>	<b>947520</b>	<b>994896</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18800</b>	<b>225600</b>	<b>236880</b>	<b>248724</b>
<b>Less. Fixed Expense</b>				
Rent	1000	12000	12000	12000
Electricity Bill	500	6000	6000	6000
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3800	3800
generator	0	0	0	0
Entertainment	200,	2400	2600	2600
transportation	200	2400	2400	2400
Salary (self)	5000	60,000	60,000	60,000



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	138000	148880	160724
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118000	246880
	<b>Total Cash Inflow</b>	<b>188000</b>	<b>266880</b>	<b>407604</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>118000</b>	<b>246880</b>	<b>387604</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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