

Proposed NU Business Name: **AL NAHIAN ELECTRIC**



Project identification and prepared by: Md.Nasir uddin sheikh  
Chagal naiya,feni

Project verified by: Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.MIJANUR RAHMAN</b>
Age	:	01/02/1993 ( 24 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: Matiagoda P.O: Chadgazi, P.S: Chagal naiya, 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>JOSNA ARA AKTER</b>
(iii) Father's name	:	<b>ABU TAIQB PATPWARY</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 25/(Female), Member ID:2534, Group No: 02 Member since: 05-07-200462012 First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Eight Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01816-436976
Mother's Contact No.	:	01816-436975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOSNA ARA AKTER** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

## Proposed Nobin Udyokta Business Info

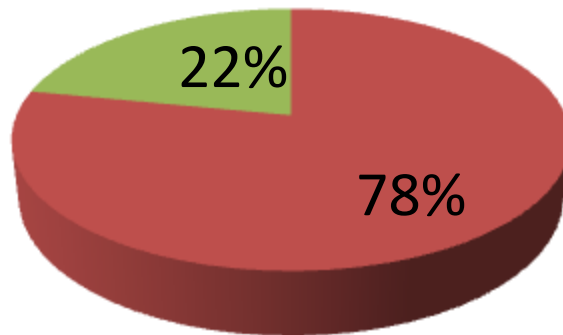
Business Name	:	<b>Al Nahian Electric</b>
Location	:	Chadgazi Bot Toli Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 4,20,000/-
Financing	:	Self BDT 3,50,000/- (From Existing Business) 83% Required Investment Bdt,70,000(as Equity) 17%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20ft. = 200 Square Ft
Security Of The Shop	:	0/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Silinder,stove,fan,Energy balb. And Others Etc.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Silinder,Stove,Fan,Energy Light etc.	3100	93000	1116000
	0	0	0
<b>Total Sales(A)</b>	<b>3100</b>	<b>93000</b>	<b>1116000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Silinder,Stove,Fan,Energy Light etc.	2480	74400	892800
<b>Total Variable Expense</b>	<b>2480</b>	<b>74400</b>	<b>892800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>620</b>	<b>18600</b>	<b>223200</b>
<b>Less Fixed Expense</b>			
Rent		3500	42000
Electric Bill		700	8400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		200	2400
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>14300</b>	<b>171600</b>
<b>Net Profit (E)= [C-D]</b>		<b>4300</b>	<b>51600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Silinder	60,000	20,000	80,000
Stove	40,000	5,000	45,000
Fan	40,000	20,000	60,000
Energy balb	12,500	15,000	0
Tar	20,000	10,000	0
Multi flak	6,000	0	6,000
Electric item	40,000	0	0
Bkash	31,000	0	31,000
<b>Total</b>	<b>250,000</b>	<b>70,000</b>	<b>320,000</b>



- Entrepreneur's Contribution 250,000
- Investor's Investment 70,000
- Total 320,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Silinder,Stove,Fan,Energy Light etc.	3600	108000	1296000	1360800	1428840
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Less Variable Expense (B)</b>					
Silinder,Stove,Fan,Energy Light etc.	2880	86400	1036800	1088640	1143072
<b>Total Variable Expense</b>	<b>2880</b>	<b>86400</b>	<b>1036800</b>	<b>1088640</b>	<b>1143072</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Less Fixed Expense</b>					
Rent		3500	42000	42000	42000
Electric Bill		700	8400	8700	9000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>14300</b>	<b>168000</b>	<b>168580</b>	<b>169169</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>	<b>91980</b>	<b>96579</b>
<b>Investment Pay Back</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	70,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59600	123580
	<b>Total Cash Inflow</b>	<b>157,600</b>	<b>151,580</b>	<b>220,159</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,600</b>	<b>123,580</b>	<b>192,159</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





আল নাহিয়ান ইলেকট্রিক  
এন্ড লাইটিং হাউজ





