

Proposed NU Business Name: **CHOICE 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	:	MD.MOSHARAF HOSSAIN
Age	:	04/06/1988 (29 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brother 04 Sisters
Address	:	Vill: East Chagalnaiya P.O: Chagal naiya, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKINA BEGUM
(iii) Father's name	:	FAKIR AHAMMED
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 24/(Female), Member ID:2899, Group No: 02 Member since: 05-07-2004-2010 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
(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	:	Seven 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.	:	01836-207777
Mother's Contact No.	:	01819-689436
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 07 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

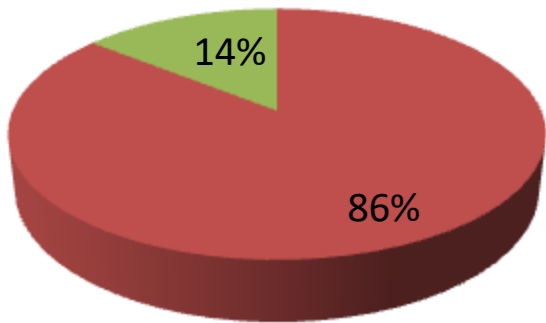
Business Name	:	Choich Electric
Location	:	Afia owahid complex, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 5,21,300/-
Financing	:	Self BDT 4,61,300/- (From Existing Business) 83% Required Investment Bdt,60,000(as Equity) 17%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	11 Ft X 25ft. = 200 Square Ft
Security Of The Shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Energy balb,supar balb.lighting folder And Others Etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Energy balb,Super balb, lighting folder etc	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Energy balb,Super balb, lighting folder etc	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		16900	202800
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy balb	245,000	36,750	281,750
Super balb	8,800	4,400	13,200
Lighting folder	7,500	0	7,500
Electric Goods	100,000	18,850	118,850
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total	361000	60,000	421000



- Entrepreneur's Contribution
361,000
- Investor's Investment 60,000
- Total 421,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Energy balb,Super balb, lighting folder etc	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Energy balb,Super balb, lighting folder etc	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16900	202800	203380	203969
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61200	126660
	Total Cash Inflow	145,200	150,660	220,593
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	61,200	126,660	196,593

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



আপো ইয়াংনে আপো রেইট
৫ পয়সা
১১ পয়সা/১০০ গ্ৰাম

OPEN
WATCH

চয়েজ ইলেকট্রিক এন্ড ইলেকট্রনিক্স

মোবাইল : ০১৮০৬-২০৭৭৭৭

বাল্যশিক্ষা কলিকতা

০১৮০৬-২০৭৭৭৭

স্বপ্ন
০১৮০৬-২০৭৭৭৭

এখানে OBBL করা য়ে
স্বাস্থ্যের জন্য
স্বাস্থ্যের জন্য
স্বাস্থ্যের জন্য

ইলেকট্রনিক্স



