

Proposed NU Business Name: **NURUL AMIN ELECTRIC HOUSE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>NUR AMIN</b>
Age	:	10-04-1984 ( 33 Years)
Education, till to date	:	Class 07
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	05 Brothers 04 Sisters
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hatt ; 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	:	<b>ROHIMA KHATUN</b>
(iii) Father's name	:	<b>JOYNAL ABDIN</b>
(iv) GB member's info	:	Branch: Baligaon ; Centre # 38 (Female), Member ID: 1428/1, Group No: 04 Member since: 2005 To 2013 (08Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: 1799
(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	:	15 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-692475
Family's Contact No.	:	01812821100
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROHIMA KHATUN** joined Grameen Bank since 08 years 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>NURUL AMIN ELECTRIC HOUSE</b>
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 370,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security	:	30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Generator, Speker, Tube, ware, Stage Light etc.</li><li>▪Average 300% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 04 employee.</li><li>▪Collects goods from Cittagong, Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

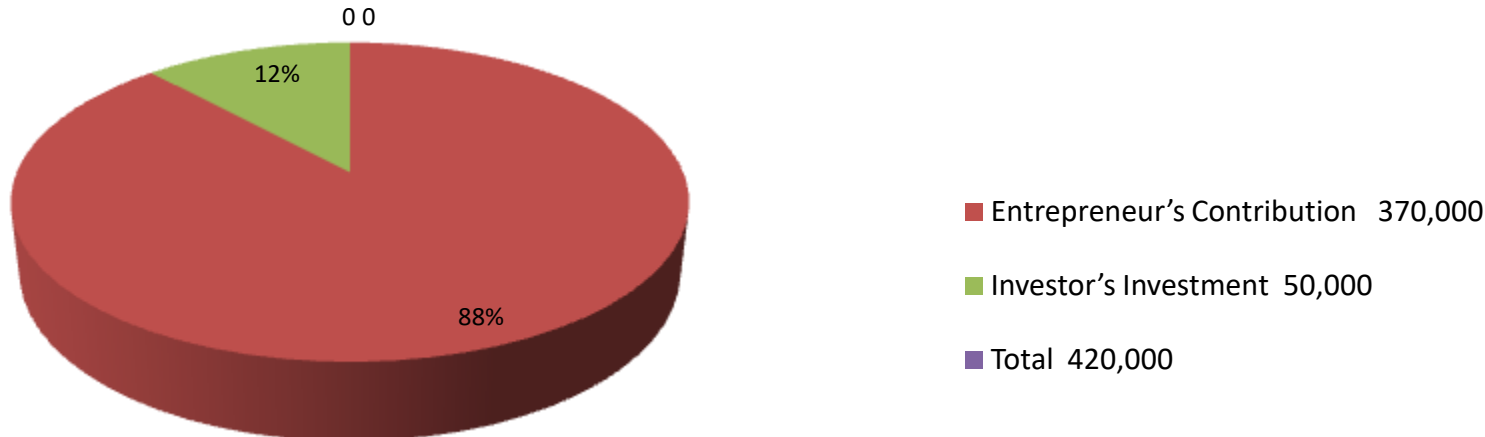
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Generator, Speaker, Tube, ware, Stage Light etc		200,000	2,400,000
<b>Total Sales (A)</b>		200,000	2,400,000
<b>Less Variable Expense</b>			
Generator, Speaker, Tube, ware, Stage Light etc		140,000	1,680,000
<b>Total variable Expense (B)</b>		140,000	1,680,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Rent		1,200	14,400
Electricity bill		400	4,800
Transportations		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		20,000	240,000
Entertainment		500	6,000
Guard		50	600
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>30,650</b>	<b>367,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>29,350</b>	<b>352,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Generator	4	40000	160,000	0	0	0	160,000
Speaker	2	10000	20,000	0	0	0	20,000
Water Pamp	1	20000	20,000	0	0	0	20,000
Parking Light	3	6000	18,000	0	0	0	18,000
Morich Light	20000	4	80,000	0	0	0	80,000
Tube Light	70	100	7,000	100	100	10,000	17,000
Socket	70	270	18,900	50	270	13,500	32,400
Wear	40	700	28,000	30	700	21,000	49,000
Screen Board	1	12000	12,000	0	0	0	12,000
Others	1	6100	6,100	1	5500	5500	11,600
<b>Total</b>	<b>20192</b>	<b>95174</b>	<b>370,000</b>	<b>181</b>	<b>6570</b>	<b>50,000</b>	<b>420,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Generator, Speaker, Tube, ware, Stage Light etc		250,000	3000000	3150000	3307500
<b>Total Sales (A)</b>		250,000	3000000	3150000	3307500
<b>Less Variable Expense</b>					
Generator, Speaker, Tube, ware, Stage Light etc		175,000	2100000	2205000	2315250
<b>Total variable Expense (B)</b>		175,000	2100000	2205000	2315250
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>75,000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		700	8,400	9,000	9,500
Transportations		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	6,000	6,000
Guard		50	600	600	600
Mobile bill		600	7,200	7,400	7,700
<b>Total fixed cost (D)</b>		<b>31,550</b>	<b>378,600</b>	<b>379,900</b>	<b>381,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>43,450</b>	<b>521,400</b>	<b>565,100</b>	<b>611,050</b>
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	<b>521,400</b>	<b>565,100</b>	<b>611,050</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		501,400	1,046,500
	<b>Total Cash Inflow</b>	571,400	1,066,500	1,657,550
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	501,400	1,046,500	1,637,550

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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; Sundorpur Bazar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

