

Proposed NU Business Name: **MIJAN ELECTRIC**



Project identification and prepared by: Md.Moshiur Rahman
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIJANUR RAHMAN
Age	:	01/01/1986 (23Years)
Education, till to date	:	Class 10
Marital status	:	UnMarried
Children	:	Sons Daughter
No. of siblings:	:	03 Brother 0 Sisters
Address	:	Vill: Bogadana P.O: Kazir hat, P.S: Sonagazi, 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	:	ANOWARA BEGUM
(iii) Father's name	:	MONIR AHMMOD
(iv) GB member's info	:	Branch: Chor dorbesh, Centre # 23/(Female), Member ID:1465/1, Group No: 05 Member since: 05-03-2008 (9 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT 54720/-
(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	:	8 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.	:	01828-231789
Mother's Contact No.	:	01829-636809
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. SonagaziUnit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 9 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

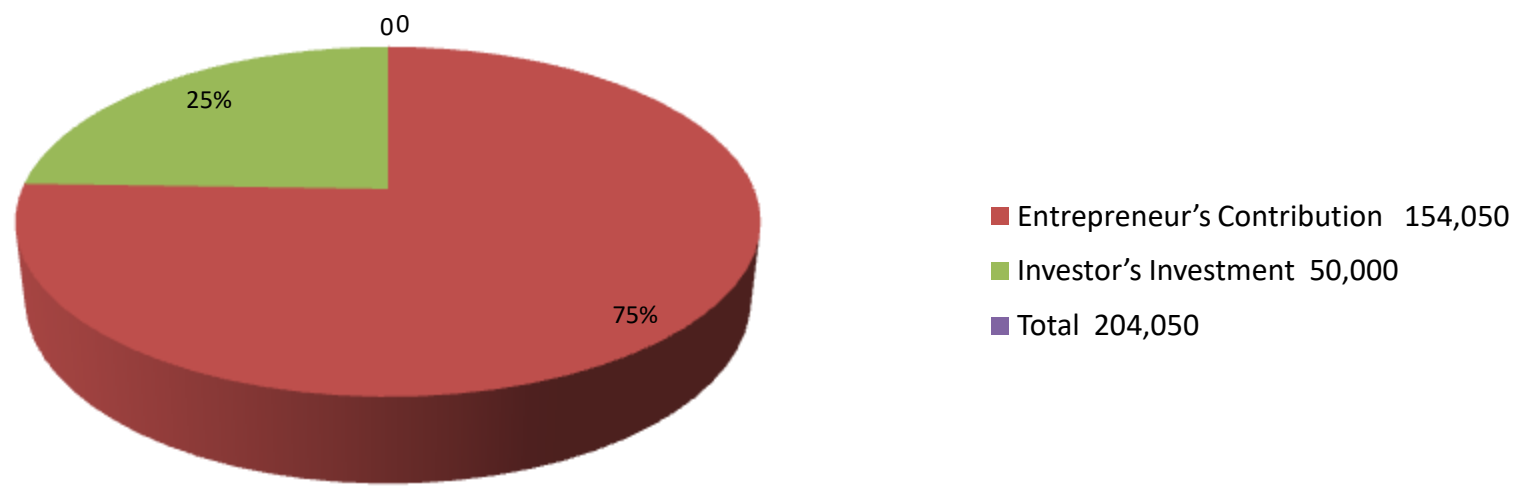
Business Name	:	MIJAN ELECTRIC
Location	:	Kazir hat Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 204050/-
Financing	:	Self BDT154050/- (From Existing Business) 75% Required Investment Bdt,50,000(as Equity) 25%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	50,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like balb ,regulator,enargy balb,tar▪Average 30% 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
Revnue (Sale)			
balb ,regulator,enargy balb,tar	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
balb ,regulator,enargy balb,tar	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		2000	24000
Electric Bill		800	9600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9300	111600
Net Profit (E)= [C-D]		1500	18000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
holder	2,000	10,000	12,000
regulator	3,300	36,000	39,300
energy balb	6,000	4,000	10,000
white balb	2,250	0	2,250
multi falk	3,500	0	3,500
tar	18,000	0	18,000
charger	3,000	0	3,000
mobil parts	41,000	0	41,000
others	25,000	0	25,000
security	50,000	0	50,000
Total	154,050	50,000	204,050



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
balb ,regulator,enargy balb,tar	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
balb ,regulator,enargy balb,tar	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		800	9600	9900	10200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9300	108000	108700	109415
Net Profit (E)= [C-D]		5700	68400	71820	75411
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	68,400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48400	100220
	Total Cash Inflow	118,400	120,220	175,631
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	48,400	100,220	155,631

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; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





