

Proposed NU Business Name: **KAZI ELECTRIC**



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Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI GIYAS UDDIN
Age	:	01-07-1984(33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter,01 Son
No. of siblings:	:	02 Sisters.
Address	:	Vill:South kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	MONOWARA BAGUM
(iii) Father's name	:	KAZI BAHAR MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 72(Female), Member ID:6423/2, Group No: 02 Member since: 27-05-2014-2017 (03 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: 29000/-
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831024339
Mother's Contact No.	:	01837619014
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BAGUM joined Grameen Bank since 03 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

Proposed Nobin Udyokta Business Info

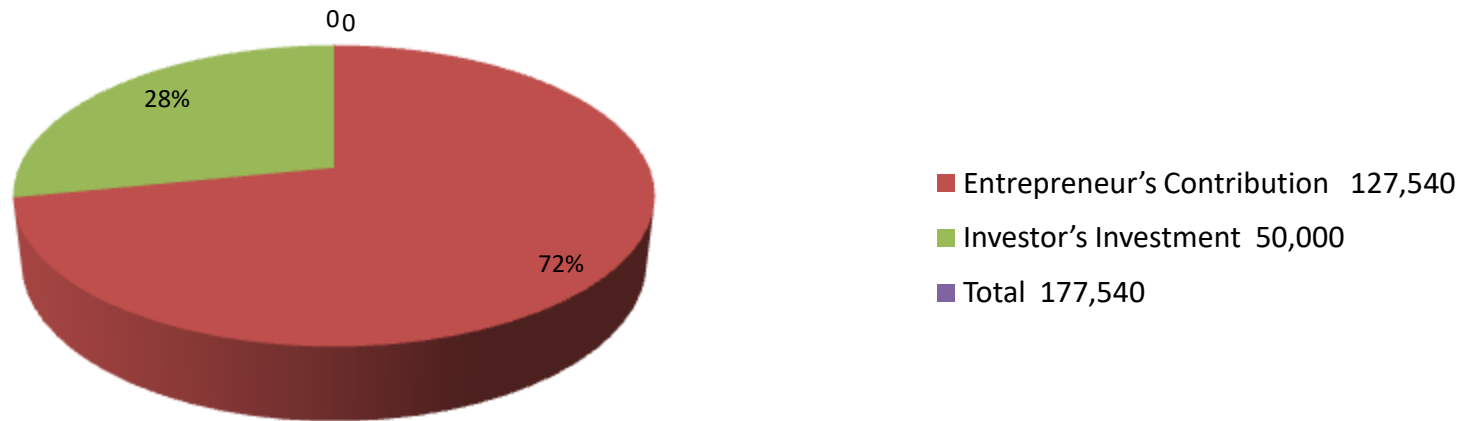
Business Name	:	KAZI ELACTRIC
Location	:	Upozila main road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 1,27,540/-
Financing	:	Self BDT 77,540(from existing business) 72% Required Investment BDT,50,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square ft
Security of the shop	:	2,800/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;koten holder,seling rose,swich,others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing employee.▪He is doing his business in renting place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
koten holder,seling rose,swice havy,soket,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
koten holder,seling rose,swice havy,soket,others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		150	1800
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7250	87000
Net Profit (E)= [C-D]		10750	129000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
koten holder	0	0	2,500			0	2,500
seling roch	0	0	1,800			0	1,800
swich havy	0	0	4,000			20,000	24,000
soket havy	0	0	1,440			0	1,440
cutout	0	0	2,500			10,000	12,500
andicuter	0	0	2,500			0	2,500
eneargy bulb	0	0	20,000			20,000	40,000
others	0	0	20,000			0	20,000
security	0	0	2,800			0	2,800
tar	0	0	20,000			0	20,000
Total	0	0	77,540	0	0	50,000	127,540



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
koten holder,seling rose,swice havy,soket,others	5000	150000	1800000	1890000
	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	4250	127500	1530000	1606500
Total Variable Expense	4250	127500	1530000	1606500
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500
Less Fixed Expense				
Rent		1400	16800	16800
Electric Bill		150	1800	2100
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Gard		100	1200	1200
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		7250	87000	87520
Net Profit (E)= [C-D]		15250	183000	192150
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	183,000	192150
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		313000
	Total Cash Inflow	233,000	505,150
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	313,000	475,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Citholia mosque
road, Parshuram, Feni.
Regular customers;

THREATS


Theft
Fire
Political unrest

Pictures



223/1
ROAD, DH
TIN NO



 **SQUARE**
PHARMACEUTICALS & TOOLS BANGALADESH

ব্রিটন প্রুড কন্স

স্বাস্থ্য

সাবধান কাঁচের







SQUARE

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সি. ব. ব. ব.

সাবধান কোডের মাল
2.1

ASIA PEARL...
HOUSE 03, ROAD 11 BLDG K...
BANASREE, DHAKA
89218466467
OF ORIG... CHINA



FAMILY PICTURE

